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THE GREAT TONTINE.

VOL. I.



THE GREAT TONTINE

A Novel.

BY

HAWLEY SMART,

AUTHOR OF "BREEZIE LANGTON," "BOUND TO WIN,"
"SOCIAL SINNERS."

"For dice will run the contrary way,
As well is known to all who play,
And cards will conspire as in treason."

IN THREE VOLUMES.

VOL. I.



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THE GREAT TONTINE.

PROLOGUE.

IN THREE CHAPTERS.

I.

THE POOL AT ÉCARTÉ.

EIGHTEEN hundred and sixty.—Twenty years ago, my brethren.—Ah! what memories that conjures up for many of us. Twenty years ago, when, however reckless might have been the revel of the preceding night, we sprang from our beds no wit the worse for it; when valsing, cricketing, and racket-playing entered prominently into our lives. Now the racket-court knows us no more; we look on at

“Lord’s”; and as for dancing, regard it as a weariness of the flesh past endurance.

Twenty years ago the “pattens” were ringing over the flooded and frozen marsh-lands round about Croyland, Peterborough, and the Fen country, and in London the waters of the parks were crowded with skaters. Big scores were made amongst the wild-fowl by those who embarked on the arduous sport of duck-shooting. It was a bitter cold winter, and cock, curlew, teal, and widgeon were numerous in the land.

Twenty years ago Louis Napoleon was at the zenith of his power, the Imperial court in the meridian of its splendour. The Austrian had bit the dust at Solferino but a few months before, and Europe, to some extent, regarded the third Napoleon as the arbiter of its destinies. Peace or war, it was deemed, depended pretty nearly on the dictum of the French emperor. Signs of discord were rife in the great Western Republic, though few could

have imagined the stupendous struggle that another twelvemonth would see her committed to ; when for four years the North and the South wrestled so fiercely for the mastery, resulting in the ruin of the latter, and the doing away with the bondage of—that bone of contention—their black brother. There were plenty of clever men upon both sides who, in the words of Mr. Lowell,

“Thought the Union hoops were off ;”

but, amazing as were the resources displayed on both sides during that terrible four years, more amazing still is it, in the present day, to see how completely the traces of perhaps the greatest rebellion in modern history have been obliterated.

Twenty years ago, and men were striving to penetrate the inscrutable mystery of the “Road” murder—a mystery destined to be solved some few years later, and affording

a melancholy instance of to what terrible lengths a morbid, hysterical temperament may carry a maiden.

Twenty years ago sporting England was absolutely convulsed concerning the great international prize-fight between Sayers and Heenan. Senators and peers—and scandal even contended bishops—left their beds betimes, and were whirled down into the Hampshire country that bright April morning to witness the last great gladiatorial exhibition of the cestus, to witness the sturdy Brighton bricklayer for some two hours confront the American athlete on that little patch of grass near Farnborough—last supreme flicker of the prize-ring previous to its fading away and becoming a lost relic of a past civilization, a civilization of hard swearing and hard drinking chartered by society.

On the turf the yellow jacket and the black cap of the Grosvenors was to the fore, as it is

now, although the colours in those days were not borne by any scion of the house of Westminster. Mr. Merry's Thormanby won the Derby, and, like a loyal representative, the member for Falkirk Burghs telegraphed the glad news to his constituents

"Three forty-two—Thormanby has won."

They were on to a man, and equal to the occasion. In a few minutes back came the response

"Three fifty-eight—Falkirk Burghs is drunk!"

Twenty years ago Herbert Phillimore, fifth Viscount Lakington, found that he had reached his twenty-sixth birthday and the end of his tether. There had been no bolder plunger on the race-course for the last two or three years. At first the London world rang with stories of the wondrous *coups* brought off by Lakington. They declared that he swelled visibly after a settling day at Tattersall's,

that he was perfectly distended with bank-notes, and rumour declared Coutts's Bank was kept open a couple of hours after time expressly to receive the Viscount's winnings. The turf world marvelled greatly. "The cleverest young one that has ever been out," muttered some. "How on earth does he get his information," murmured others. The book-makers said nothing, but continued doggedly to lay him shorter odds than ever. The bubble soon burst, as it has burst many a time before. The Viscount was no more astute than his fellows, nor blessed with any extraordinary sources of information. It was simply luck. For a short time he could do no wrong, and being, as beforesaid, a very bold better, he swept large sums out of the ring; but, after the custom of most successful gamblers, spent the money lavishly as he had won it lightly. But, although not exceptionally clever, Lord Lakington was no fool. It did not occur to

him to retire when the smash came, to drop Ascot and Newmarket, to turn over a new leaf, and attempt to live upon what was left of his income; but he quite recognized that something must be done, and that the sinews of war must be raised from other resources than his own in future. He fell back, as might have been expected, upon the usual expedient of unmarried and impecunious nobility—the marrying of money. A popular, good-looking fellow of six-and-twenty, who can place a coronet on his bride's brow, has not long to seek for such opportunity. The amalgamation of rank and wealth is a natural law of civilization, and the majority of coronets would look dingy and battered were it not for opportune re-gilding by intermarriage with the plutocracy. Lord Lakington was not long in finding a young lady who combined all the necessary qualifications, and once more the London world marvelled at his extraordinary luck.

"Confound it," exclaimed Sir Gerald Fitzpatrick, who had been hawking his graceless self and baronetcy in the matrimonial market for the last five years unsuccessfully, "there never was such a fellow ; he positively can't really lose. What does it matter dropping thousands on the turf when you marry millions to wind up with ?"

Lakington was indeed fortunate. He had carried off the great matrimonial prize of the season from a host of competitors. A quiet, lady-like girl, who, without being a beauty, was still quite sufficiently good-looking, but whose greatest charm, probably, in the eyes of the world was that she was the only child of Anthony Lyme Wregis, the great financier. To define what Mr. Lyme Wregis was, was pretty nearly as difficult as to say what he was not. He seemed to have a finger in pretty nearly every big speculation that was afloat. His enemies—and successful men are

sure to have plenty of these—declared that he was a “salter of diamond fields,” promoter of “bogus” silver mines, phantom railways, and every description of bubble speculation that filled the pockets of those that started them at the expense of the unfortunate dupes that took shares in them. However, whatever he touched turned to gold, and in this year of grace eighteen hundred and sixty he had given a park to the people, built unto himself a palace at Fulham, and was reputed to be worth more than a million of money. The Viscount’s marriage was to take place the week after Ascot, and the noble bridegroom, in conjunction with three kindred spirits as reckless as himself, was at present staying in one of those pretty little houses that lie dotted around the village of Bracknell, and which had been taken by the quartette for the races.

It is the evening of the “Cup” day, and the party, having finished their rubber, are

lounging at the open windows of the drawing-room, and languidly discussing the results of the fierce combat they have waged with the knights of the pencil the last three days. It had been a wet Ascot, and, as all racing men know, that is wont to upset the cleverest calculations. Thoroughbred horses are as capricious as fine ladies, and are, many of them, as difficult to follow in their vagaries. Some of them are not able to gallop through "dirt," while there is, on the other hand, the "mud-larker," who revels in it; so that upon the whole the Viscount and his friends have not been having a particularly good time of it.

"How did you come through to-day, Lakington?" asked Sir Gerald Fitzpatrick.

"Only so so," replied the Viscount: "I had a pretty good win over Brown Duchess in the New Stakes, but I knocked it all down afterwards, and a bit more besides. I am fourteen

hundred and fifty out, and shall have to bet in earnest to-morrow if I am ever to get home. What did you do yourself, Gerald ?”

“ A poor devil like myself, you see, has to be careful, and when I plunge I want to know a good deal about it. I had one good thing this ‘ meeting,’ and I went for the gloves on that.”

“ Hang it, what was its name ?” cried Bertie Fortescue, a captain of a Dragoon regiment, just home from hunting down mutinous sepoy through the Oude country and round about Lucknow.

“ The Gold Cup. I laid seven fifties to four against Promised Land, fielding to my last sovereign. One of the best things I know in racing is, when you *do* find a speedy coward, never to miss betting against him, and that is just what the Land is. Whenever he is caught he is beaten, and I thought Rupee, or Butterfly, would get to him somehow ; and, as you saw,

the moment he found them at his girths back went his ears, and he cut it."

"Then I presume you mean laying against the Promised Land to-morrow in the Queen Stand Plate?" observed Fortescue.

"Just so," replied Fitzpatrick; "and though I may be caught occasionally, you'll see I shall be a pretty good winner in the long run; that sort of horse is always being made a strong favourite by the public, and the thief usually lets them in, as well as all connected with him. It was Fred Chichester of your corps put me up to that wrinkle. By the way, what has become of Fred? he is not in the regiment now, is he?"

"No; he sold out and got married after the Crimea, and I believe altogether made a deuce of a mess of it. Whether fired or not by Fred's example I can't say, but his father thought proper to commit matrimony on his own account. Rather rough upon Fred, I'll

admit ; but he need not have complicated things by quarrelling with 'the governor' about it. Whether it was sheer vindictiveness or not I can't tell, but the old gentleman succeeded in begetting a son before the twelve-month was over ; he can do what he likes with his property, and I am afraid there was considerable curtailment of Fred's resources. However, Chichester took none of his old cronies much into his confidence, but disappeared, and I believe is at present living quietly somewhere on the continent."

"I say," suddenly exclaimed Carbuckle, a rising barrister, who was rapidly making for himself both a name and a practice on the Home Circuit, "have any of you taken shares in the 'Great Tontine' ? What does your father-in-law, that is to be, think of it, Lakington ? Does the scheme commend itself to the great financier ?"

"Well," replied the Viscount, laughing, "as

it so happens I did mention the subject to him. Now, as you know, he is no racing man, —never troubles his head about it, in short; but, with a view, I presume, to suit my limited apprehension, he put his opinion of that scheme into turf vernacular. He described it as backing a yearling entered for the Derby to be run when he was twenty years old, and remarked further that he looked to turning his money over a good many times, and making a good deal of it, between this and then."

"Well, I don't know, I rather like the idea myself. It commends itself to my mind as putting away something for one's old age," observed Fitzpatrick.

"A very broken reed to trust to, Gerald, and I most sincerely hope that you'll have a good deal more than that to fall back upon in the days to come."

"But what on earth is it?" exclaimed

Fortescue. "Pray explain to me what is the meaning of the 'Great Tontine.'"

"The 'Great Tontine,' my dear Fortescue," replied the barrister, "is a scheme for the benefiting of society, as originated in the fertile brain of Mr. Salisbury, the great operatic impressario. He has discovered that London has no opera house worthy of the greatest metropolis in the world. He proposes to at once remedy this state of things by erecting one completely furnished with all the newest mechanical inventions of the age. The artistes' dressing-rooms are to be boudoirs, the green-room a drawing-room, and the auditorium a paradise; stock scenery is all to be found, painted by the leading academicians; plans are to be immediately called for from all our leading architects, and submitted for approval to the Board of Direction, which will comprise men eminent for their taste and thorough knowledge of all theatrical require-

ments. A suitable site will be selected, and the estimated trifle of one hundred and sixty thousand pounds will be raised by the 'Great Tontine,' and that is simply the issuing of sixteen hundred shares of one hundred pounds a-piece. For every hundred pounds share you take you must nominate a life, not less than sixty years old, that is, you must give the name of some person who has attained that age—any one you like ; but he or she representing the hundred pounds share must have attained the sixtieth birthday, and a copy of the baptismal register, and the name of the place where he or she was baptized, must be stated upon application for shares."

"And you may take as many shares as you please?" asked Fortescue.

"Quite so," continued Carbuckle; "and name one life for the whole lot, or give a different name for each share. Now, you see, it is considered, that as all these lives start

at sixty years of age, in twenty years there will be very few, if any of them, left."

"And the holder of the last life takes the pool," cried Gerald Fitzpatrick. "It's just like playing pool, you see, only you can't star; your life may be fluked out in a railway accident, or at a crowded crossing. By Jove! it would be rather exciting to find one's self one of the last half-dozen left in."

"Don't interrupt, Gerald," exclaimed the barrister pettishly; "I want to make Fortescue thoroughly understand Mr. Salisbury's great conception. The sixteen hundred shares being all taken up, and the names attached to them being all carefully registered, and the necessary inquiries into all the said lives being *bond-fide* sixty years of age, the 'Great Tontine' begins. With the capital thus acquired the opera house is at once commenced, and in about two years should be finished and in full swing. As soon as that takes place five per cent. per

annum is to be paid to the shareholders. This, of course, represents his rent to the lessee of the new opera house. Five per cent. on one hundred and sixty thousand pounds represents eight thousand a-year. As the lives lapse their nominators lose all interest in the affair, and the rental is divided amongst those shareholders whose nominees are still living; consequently, those fortunate enough to have made long-lived selections find their income increasing annually. The last eight, for instance, will be drawing a thousand a-year interest on their hundred pounds share; the last two will have increased to four thousand a-year; while the shareholder who has nominated the final life becomes the proprietor of the whole."

"That is exactly what I say," interposed Fitzpatrick. "I call it making a very suitable provision for your old age. Any of us, for instance, putting in our hundred pounds now,

there is a prospect of coming into eight thousand a-year at fifty or thereabouts."

"A very distant prospect, a very dim and hazy prospect," said Lakington, smiling. "No, upon the whole, Gerald, I'd rather trust to picking out the winner of the 'Wokingham's' to-morrow, and put my hundred on that, than put it into the 'Great Tontine.'"

"Yes," rejoined Carbuckle, meditatively; "a hundred pounds is a good deal of money to put into such an everlasting lottery as this."

"But," replied the ever-sanguine Fitzpatrick, "look what a price it is! Treble events are nothing to this."

"I recommend you to bear in mind, Gerald, the advice of the Nestor of Danebury," exclaimed the Viscount, laughing: "never be seduced into losing your money by taking those very long odds."

"Advice for advice," rejoined Fitzpatrick gaily. "Keep this in your memory, never

waste your breath preaching prudence to an Irishman. A hundred, as we have all in our great wisdom determined, is a deal of money. That reflection would probably have been of more use if it had occurred to us in the beginning of the week ; but I cannot see what old Johnson called the 'potentiality of riches' escaping the grasp of four gentlemen so eminently calculated to disburse them. *I* have my little scheme, and it is worthy of Salisbury himself. If one hundred is too much, as Lakington in a paroxysm of prudence seems to have determined,—he will probably have a monkey on that good thing in the Wokingham's to-morrow, — what do you say, my brethren of misfortune, to a pool at *écarté* for 'ponies' ? The pleasant but lively 'pony' can hurt nobody."

"Nonsense, Gerald, an *écarté* pool of four will last all night perhaps," replied Lakington.

"I rise to the occasion, and will show you

how to settle it in three games. We put in twenty-five pounds a-piece, and run it off like a coursing meeting. Draw a card each of you : the two highest first play together, then the two lowest, and then the two winners ; and I propose that whoever wins the pool be solemnly pledged to invest that hundred in the 'Great Tontine.'"

A roar of laughter greeted Fitzpatrick's proposition, and amidst a considerable amount of chaff the other three assented to the arrangement. That the baronet was subsidized by Salisbury to promote the "Great Tontine" was insisted on ; but his plan for curtailing a pool at *écarté* was pronounced ingenious, and, as the Viscount observed, like railway whist, had the great merit of enabling you to win or lose money considerably quicker than by the ordinary method. The first two players were Lakington and Carbuckle, and the game terminated in favour of the Viscount. Fitz-

patrick and Fortescue then did battle, and the baronet holding big cards speedily disposed of the dragoon.

“Come on, Lakington,” cried Gerald; “shake up the Saxon phlegm of you. It’s your misfortune, not your fault, that you were not born with an Irishman’s imagination; on me sowl, I feel I am going to play for eight thousand a-year this minute, while to your prosaic mind it merely represents a game for a hundred, I’ll go bail.”

The Viscount smiled as he took his place, and it really seemed at first as if Fitzpatrick would have his hankering for a share in the “Great Tontine” gratified. He marked the king and scored a “vole” right off to begin with; but the next hand Lakington made the point, and continued to creep up one at a time, until the game stood three all. The next deal Fitzpatrick scored the trick, and the game stood thus: Fitzpatrick four,

Lakington three ; and now occurred a curious phase in the contest, in which scientific reticence on the one hand triumphed over careless confidence on the other. Lakington dealt, turning up a small diamond ; Fitzpatrick took up his hand and found it consisted of queen and knave of trumps, king, queen, and ace of spades. A hand good enough to play at any time without proposing, and Fitzpatrick led, as a matter of course, with the king of spades. The Viscount happened to hold the king and eight of trumps, two small clubs, and one small spade. He of course played his small spade, and masked his king, that is to say, refrained from marking it. Gerald fell headlong into the trap ; jumping to the unwarrantable conclusion, that because his adversary had not marked his king he had not got it, he led his queen of trumps, which of course fell to the Viscount's king, who thereupon led a small club. This forced his

adversary's knave of trumps ; and when Fitzpatrick led his queen of spades the Viscount of course roughed it with his small trump, and his remaining club was naturally good. This gave him the trick, and his antagonist having played without proposing he was entitled to score two for it, which made him game.

"Good gracious, Gerald," exclaimed Carbuckle, "what possessed you to fool away the game like that? If you had only gone on with the spades you couldn't have lost it."

"Too true, too true," rejoined Fitzpatrick, ruefully ; "but, on my oath, if any of ye had felt as near eight thousand a-year as I did that minute ye'd have taken the nearest way to it, though, maybe, it wasn't the safest. Was it likely I'd get justice to Oireland setting down to play with three Sassenachs?"

"You are as hard to satisfy as others of your countrymen ; you'd not cultivate the land if we gave it you. I dealt you winning cards ;

you have only yourself to blame if you won't play them properly," retorted the Viscount.

"I'll say no more," rejoined Gerald; "but remember, Lakington, you are pledged to put that hundred into the 'Great Tontine.' I have the strongest presentiment that you will eventually win it. It will be so like the luck of the Fitzpatrick's to have chucked eight thousand a-year out of window. Anyway, I am the first of the family who ever staked as much on a hand at cards. And now I'm off to bed; I can't do the family estates any more mischief after that. I shall dedicate the next twenty years or so of my life to the framing of a compensation bill to be presented to Viscount Lakington, the then owner of the new Royal Italian Opera House.

II.

THE FOUNDING OF LLANBARLYM.

TWENTY-THREE years ago the now fashionable watering-place of Llanbarlym on the north coast of Wales, and somewhere in the vicinity of the Orme's Head, was nothing better than a little fishing village; but at last the great colonizing agent of our times—the railway—touched it; and then visitors, at first in twos and threes, soon to be increased to shoals, poured in upon it. Explored in the first instance by artists or by tourists, to whom well-known beaten tracks were distasteful, its fame rapidly spread as a quiet, pleasant little place in which to pass the summer


holidays, and drink in the invigorating sea breezes. Soon the modest inn no longer sufficed for its requirements, and some enterprising speculator rapidly ran up an hotel, which proved so successful that he speedily followed it up by building other houses, quickly taken off his hands by that rapacious race who undertake to find food and lodging for the stranger on such seasons. Now there were plenty of quick-eyed, shrewd men in the country towns, standing a few miles inland from Llanbarlym, who saw that the place had a future before it, and was evidently well on the road to develope into a fashionable watering-place. To those who dealt in bricks and mortar it was clear that there was much business to be done, and much money to be made over its growing up. Llanbarlym the fishing-village was a thing of the past. Llanbarlym the watering-place was yet to be created. Plenty of speculation to be done

in building and land was patent to all who thought about the matter, and it so happened that a good deal of the surrounding soil was the property of small and needy freeholders. Even Squire Griffiths, who was the big land-owner connected with Llanbarlym, was a man who, having lived in his youth "not wisely, but too well," found himself a necessitous person in his old age. He was usually in desperate straits for money, and infinitely preferred the bartering of his acres for a fair price now, to waiting some ten or twelve years on the probability of their trebling in value.

Amongst the little knot of land-dealers, builders, surveyors, architects, and others who busied themselves so earnestly about the development of Llanbarlym, there were none more keenly interested than Mr. Paul Pegram, a solicitor residing in a country town some twelve miles from the budding watering-place. Mr. Paul Pegram, albeit a sharp and a some-

what unscrupulous practitioner, had arrived at the age of forty without in his own opinion having done much good for himself. He was not a popular man; and though the Welsh have the reputation of being a somewhat litigious people, they at all events put their litigation but sparsely into Mr. Pegram's hands. He was a man of very humble extraction, his father having been a cattle-jobber, who, though with no learning, had been deemed a hard-headed, clever hand at a bargain. He died very proud of having brought up his son as a "professional gentleman," and of leaving some four thousand pounds behind him. Mr. Paul Pegram had all the old man's instincts. He was frugal, careful of money, anxious to turn his capital over, and prepared to drive quite as hard bargains as ever his father had done; and he, moreover, possessed one quality which, in his own eyes, ought to have been of material

assistance to him in the acquisition of wealth. As long as he kept within the law he was not in the least particular how he should acquire riches. It was perhaps his very liberal views with regard to his moral obligations that made him so much less successful than his father. As the neighbours said, "old Bob Pegram might be a very skinflint at a deal, but his word was his bond." That he had covenanted to do he punctiliously performed; but with Paul Pegram the case was different. He was certain to shuffle out of his part of the contract afterwards if possible. He sold his law, too, much dearer than his brethren of the profession, and "as long as a bill of costs of lawyer Pegram" was quite a cant phrase in his native town. He had acquired, in short, the unfortunate reputation of being a man a little too sharp to safely have much to do with. In one respect only had Mr. Pegram so far succeeded in life, and



that was in his marriage. Some twelve years ago he had persuaded Mrs. Marigold, the widow of the whilom landlord of the "Red Lion," to become his wife. She was ten years older than he was, but she brought him a thousand in palliation of each of those extra years. She had borne him but one child, a son, named Robert after his grandfather, now about ten years of age, and destined eventually to follow in his father's profession.

Paul Pegram threw himself heart and soul into the development of Llanbarlwm. This was the sort of speculation that he had been waiting for all his life. It had special attraction for him.

He had some time before stumbled across an old book which gave some curious facts on the growth of London, and the enormous increase in the value of land as the great city spread over it. He had read therein how a Grosvenor, by marriage with a Miss Davies, had acquired

two farms on the Kensington road, and how those farms now constituted Belgravia, probably the richest estate in the United Kingdom. He found, further, that the manor of Tyburn was originally sold for seventeen thousand pounds, and what that veritable gold-field of the Portland family might be worth now would be difficult to estimate. Thinking over these things made him curious about the growth of cities and the fortunes that must be constantly made. Like a quick-witted speculator, he set to work betimes to buy building lots. He had read how fifty years ago Melbourne was a swamp, and now he wondered what an acre might be worth in the centre of that city. He thought of Brighthelmstone, and marvelled who were the shrewd men who, foreseeing its development into the Brighton of to-day, bought up the land around it. If he could but only get such a chance; and now, here it was ready

to his hand. There was land to be bought now at between thirty and forty pounds the acre around Llanbarlym, which before very long might be worth, in his opinion, six or seven times the price.

He was early in the field, foreseeing what the railway would do for the place. He determined to sink all the money he could lay his hands upon in this speculation. Even if his forecast of its future should prove incorrect, the land would always remain to him, and be worth not so very much less than he should now be compelled to give for it. Before even the railway had been completed he had sought every opportunity of advancing money to the small freeholders, who struggled hard and with indifferent success to get a living out of their little properties. Cultivators of three or four acres apiece, who, though eking out their pittance by working as day labourers on occasion, yet lived a very hand-to-mouth

existence, and were constantly in sore straits for a little ready money. But no sooner was the railway actually completed, than Paul Pegram lost no opportunity of tempting these poor people with what seemed to them high prices for their holdings right out, or offers of what they regarded as liberal loans on mortgage ; the consequence of which was, that he had not only actually acquired a considerable amount of land right out, over which he deemed the future town of Llanbarlym must eventually spread, but was also the holder of heavy liens on a good deal more. The devouring of these unfortunate debtors Mr. Pegram postponed till such time as building should be in progress upon his own adjoining property.

During the next three years Llanbarlym thrived and grew in a manner that quite surpassed the expectations of those interested in its extension. The annually-increasing throng

of visitors had brought settlers in their wake. Lodging-house-keepers and shopkeepers flocked from surrounding towns to start in business in the new watering-place. The first hotel was already dwarfed by a gigantic rival, who, in its turn, was about to be o'ertopped by a Limited Liability Caravanserai, now in course of erection. Bathing-machines of course made their appearance. Plans for a most imposing structure for baths of all descriptions were already drawn out. Squares, even, had been marked out, and, though as yet unbuilt, were deemed by no means visionary in the minds of Pegram and some three or four other speculators who acted with him. In Mr. Paul Pegram's office at Rydland hung a map, in which the Llanbarlym of the future was depicted, in colours sanguine as those in which the famous city of Eden was exhibited in the chart of Mr. Scadder. Still, arguing from the very rapid progress of the last three years,

it was by no means improbable that the assembly-rooms, theatre, squares, and terraces would come with time.

Not only had Paul Pegram already made money, but he saw the land he acquired increasing rapidly in value. In short, should Llanbarlym continue to prosper, as there was every reason to suppose it would, in the course of a few years he would become a rich man. But three years of successful speculation had wrought a curious change in Paul Pegram's character. The shrewd, unscrupulous money-grubbing attorney of 1857 had developed into a daring speculator in '60. Keen to turn money he had ever been, but it had been after a careful, prudent manner, in which he ran little or no risk, but in which the profits were proportionately small. His success had given him confidence. He who, only a little while back, had deemed himself an unlucky man, now believed in his star as implicitly as

Napoleon. As his money grew, so did the thirst for its acquisition. He scorned investments, the profits of which would have amply contented him but a little time back. He longed for the time when his capital should have so far extended as to enable him to pursue his speculations not only on a larger scale, but in other fields than Llanbarlym. He was smitten with the rabies of speculation, as men were in those great railway days when Hudson was king. He gloated over the record of the doings of such men as Vanderbilt and Jay Gould of New York, or of the great Mr. Lyme Wregis on our own Stock Exchange, and panted to be "in a corner on Erie's," or "a big rise in the Comstock Lode."

"Forty-two," muttered Mr. Pegram to himself, as he stood with his hands in his pockets in his office at Rydland, staring at the map of Llanbarlym with a sense of exultation. "Forty-two; yes, it was late in life

for a man's chance to come, and there is no time to be lost; but I am pretty tough, as all our breed are, thank God. Father worked hard all his life, but he saw seventy-three, and was a good man to the last. Yes; I suppose I can reckon on a matter of thirty years, and there is a deal of money to be made in that time; only let Llanbarlym go on as it is going now, and I'll have a good many more irons in the fire before another five years are over; and Bob, my boy, I will see you a country gentleman and a member of Parliament before I die. Oho!" continued Mr. Pegram, with a chuckle, "cattle-jobber, attorney, member for the county. I wonder what grandfather was; of no great account, I fancy, so I'll not inquire."

Another curious little bit of good fortune fell to Mr. Pegram about this time; and, in all probability, led ultimately to the prominent part that he is destined to play in this

history. There existed in Rydland, as there no doubt does in many other country towns in the kingdom, a reading-room. It could hardly aspire to the title of a club, but was a large room in which one might see the papers, and all the principal periodicals. It was supported by all the leading towns-people, and a sprinkling of the surrounding farmers and clergy. It was as tranquil and well-regulated a little club-room as could be well imagined. Still, it would be hard to find any such community in England in which some few of the members were not imbued with a taste for sport. No card-playing, or betting, or anything of that description ever went on there ; but every year, when May came round, the members indulged in the excitement of a mild Derby "sweep." They were not very numerous, so that even when the sovereigns were all collected, the winner did not find himself in possession of a big sum

of money. Mr. Pegram knew nothing whatever about racing, nor did it interest him in any shape whatever; but he had for several years unsuccessfully put into this lottery. This identical year 1860 he drew the winner. He exulted over this in a manner quite incommensurate with his gains. He had felt a superstitious curiosity about the result. It was confirmative to him that his star was in the ascendant. Like other spoilt children of fortune, Paul Pegram began to deem himself infallible. He set up for himself a somewhat fallacious creed, that there is a certain amount of good and of evil fortune apportioned to every man in this life, and that the clever man is he who recognizes when his luck sets in.

In the beginning of June there arrived in Mr. Pegram's office a dark, rather flashily-dressed gentleman, with a great deal of watch-chain and a good deal of diamond-ring about

him ; a dark, well-whiskered man of some five or six-and-thirty, with a very glossy hat—in fact, there was a general appearance of rather too much gloss about him altogether, which his swaggering, self-assured manner far from palliated. He gave his name as Mr. Hemmingby, and curtly informed the lawyer that he had come down to see if there was anything to be done with this new place—Llanbarlym. Mr. Pegram naturally inquired what did the stranger propose to do for himself or Llanbarlym.

“ Well, you see,” replied the other, “ that is a thing I am not particular about. I have had a turn at a good many ‘ specs ’ one way or another in my time. I have managed a theatre, and ‘ run ’ an hotel, and may do either again some day. I have been in all sorts of companies. I have made my fortune, and ‘ bust up ’ half-a-dozen times, and dare say I shall achieve similar prosperity and similar

'bustings up' as often again before I die. There is often a 'big stroke' to be done about a new place if a man has a head on his shoulders, and doesn't arrive too late. It's very possible I am that; but I heard a good deal about this place from a friend of mine last week, and said I would run down and look at it as soon as I had two or three days to spare; and here I am."

"Then you have not seen Llanbarlym yet?" said Mr. Pegram.

"Not I," replied the stranger; "not much use my going over there till I have talked over things a bit with one of the local solicitors, and, from all I hear, you are the man for my money."

"You were not thinking of anything in the building way, were you?" inquired Mr. Pegram.

"No," replied Mr. Hemmingby. "In these days of strikes and fancy wages that

game is a little 'played out,' I guess. I notice the big builders are rather given to 'busting up'; now, I've quite tendency enough that way without going into a trade of which it is a special characteristic. No; but I tell you what would suit my book. If, when I see Llanbarlym, it looks likely to be a go-ahead place, I shouldn't mind buying up a few lots of land, if they are to be had anyway reasonable. There is always money to be made that way if, as I said before, a man is in time, and don't over-estimate the future of the town. Ah! you've got a map of the place up there, I see; I dare say you know pretty well all about my chances in that respect."

The stranger's speech afforded a very pleasant titillation to Mr. Pegram's vanity. Here was an astute speculator from London come down expressly to see if he could accomplish what Mr. Pegram had been stealthily doing for the last three years.

"I am afraid," he replied at length, "that you will not find much to be made out of that scheme. The same idea has already occurred to a good many of the local speculators, and the land-owners are getting unpleasantly wide-awake to the possible value of their property."

"I 'tumble,'" said Mr. Hemmingby. "In the swim yourself, eh? Never mind, I've come down here to look at the blessed place; so I may as well do that. I'll tell you what I'll do, if you can make it convenient to slip over by rail this afternoon and just show me round, I'll stand you the best dinner to be got in 'Llanbarlym; if you don't name the best hotel, well, that's your fault."

It so happened not only that Mr. Pegram had nothing particular to do in his office, but that, moreover, there were one or two little matters he wished to see about in Llanbarlym. Further, he was rather taken with his voluble

visitor. Just possible, he thought, that he might pick up a little useful information from a gentleman who, according to his own account, at all events, had seen a great deal of the game of speculation ; so he gave a cordial assent to Mr. Hemmingby's proposition, that is to say, as cordial as was within the power of Mr. Pegram's by no means very genial temperament.

In due course the pair met at the railway station, and, on their arrival at Llanbarlym, the lawyer showed his new acquaintance over the place, expatiating — what was for him almost effusively — on its advantages and future prospects. Mr. Hemmingby rattled away with his usual fluency, interspersing his speech with incessant questions. There never was such a man for “wanting to know.” It sometimes occurred to his auditor that many of his questions were almost childish, though he was fain to confess that there were some

very shrewd interrogatories scattered amongst them. He wanted to know who owned the land in all directions? what it originally sold for? what did Mr. Pegram think it was worth now? who was "running" the hotel? where did the wind generally blow from? was it a very wet place in the winter? what sort of a life was old Squire Griffith's? and would his property be in the market when he died? &c.; but the lawyer remarked that, profuse as he might be in the matter of interrogatories, he was economical in the extreme in the expression of opinion. They re-passed the threshold of the hotel in pursuit of dinner without the stranger having expressed any judgment of the capabilities of the place, or of seeing his way to anything profitable to himself.

Mr. Hemmingby was one of those clever, restless, energetic spirits seldom seen in perfection out of the United States. He had indeed lived so much in that country as to

habitually use Americanisms in his talk. An admirable man of business, with a clear, cool, far-seeing brain, he had been, as he said himself, on the verge of making his fortune quite half-a-dozen times ; but what had always brought Mr. Hemmingby to grief, and what would probably be his bane till the end of time, was his craze for having too many irons in the fire. No sooner had he got one prosperous business fairly going, than it was essential for Mr. Hemmingby's happiness that he should immediately start a second business, of a totally different nature, somewhere else, and as that grew up another, and so on. That they should be far apart seemed to be not so much a matter of indifference, but almost a necessity. He thought no more of going from London to New York than he did of going into the city. Running across to California was no more, in his eyes, than a trip to Brighton. The consequences were obvious.

No one man could possibly look after so many varied concerns. When he said he had "run" an hotel, and managed a theatre, it was not only true, but he had conducted them both at the same time, and one or two other businesses besides. Moreover, the hotel was in New York and the theatre in London. Even with all his ubiquity, Mr. Hemmingby, it may easily be conceived, failed to exercise the necessary supervision, and things—to use his own expression — "bust up" all round. He knew how to order a dinner, and had indeed insisted upon their making for the best hotel as soon as they arrived at Llanbarlym. By the restriction of the bill of fare to such dishes as he thought might be fairly counted to lie within the capabilities of the *chef* of the Royal Cymri Hotel, he contrived to obtain a very tidy repast; and Mr. Pegram, who was not given to indulge in much luxury at his own table, was fain to con-

fess that he has not dined so well for some time.

Although it was June, the evenings were still chilly by the seaside; and their meal concluded, in conjunction with a couple of bottles of champagne, Mr. Pegram was without difficulty persuaded by his host to join him in a bottle of port, and as the decanter waned their talk became of the most confidential description. Mr. Pegram admitted to his new friend that he had been one of the very earliest speculators in buying up land round about Llanbarlym, and owned that he had made a very good thing indeed on the transaction in various ways during the last three years, and that he fully expected to make considerably more during the next five or six. As for Mr. Hemmingby, he told wondrous stories of successful *coups* in Wall Street, grave disasters around Gresham's statue, and darkly hinted that he guessed that

there were dollars to be made in 'Frisco, only he hadn't quite cyphered out the "hang" of it as yet. It was a good while since Mr. Pegram had thawed so far as he had done to-night. He assented blandly to just another bottle of port before they started to walk to the station, and over that confidentially informed Mr. Hemmingby of his confidence in his luck, how everything he touched turned up trumps for him now, and finally concluded with the story of his winning the "Derby" lottery.

"Lotteries!" exclaimed Mr. Hemmingby. "If you are good at lotteries, guess you'll have to take a turn at the biggest thing of the kind that has been on hand in my day. You will have to take a ticket in the 'Great Tontine!'"

"What is that?" inquired the lawyer. "I never even heard of it."

Whereupon Mr. Hemmingby proceeded to

explain the whole system of that elaborate lottery to the best of his ability. It took some time before he made his companion thoroughly understand the scheme. It may be that the port wine had something to say against lucid explanation on the one hand, and a clear understanding on the other, although neither of the men showed the slightest symptoms of their deep potations; but when Mr. Pegram had thoroughly mastered the details of the scheme he became deeply interested in it, and finally inquired whether Hemmingby himself had taken shares in it.

“I’ve got one,” he replied, “and I’ve a great mind to take another; but it ain’t so easy to find a life of sixty that you know and can do a bit with if he gets ricketty. Why, damme! if I found myself in it at last, and my man a bit ailing, I’d cart him round the world until he got the climate he wanted.”

“Ah,” replied Mr. Pegram, “I like that—

capital idea—life you can watch over, keep your eye on, that's the thing. I suppose the life you have got is a man of whom you can take care?"

His host eyed him keenly as he replied :
" No ; and that's just the reason I should like my second chance to be of that kind. No, I won't name him ; but I'll give you a very fair 'tip' if you think of venturing your luck. Do as I have done—pick out one of the most eminent statesmen of that age. In spite of the tremendous work they do, the balance of them go very near living out the time. Look at Lord Brougham, Lord Russell, Lord Lyndhurst, any one of those lives would win you a whole hundred and sixty thousand pounds were they only the requisite age ; but time's up, we must be on our way to the station."

Mr. Pegram awoke the next morning very little the worse for his debauch of the previous night. Upon his tough frame and iron con-

stitution an occasional excess of this description made little impression ; but he also awoke enamoured of the scheme of the gigantic lottery. “ Ah ! ” he muttered, as he stropped his razor, “ this would be something like a sweep to win, or even to remain in till near the finish. There *is* money in this, and now I’m in luck, dash me, I ought to have a shy at it. Let me think,—I won seventy pounds over that Derby affair, it is only putting thirty pounds more to it, and there’s the money. Sharp fellow Hemmingby. I like that idea of his naming a life you can sort of watch over yourself, give change of air to, or the best advice when you think it is wanted. It’s amazing what a little change of air does for old people. A little warmth and sunshine in the early spring seems to put new life into ’em. Now the question is,” continued Mr. Pegram, rasping away at his chin and addressing himself in the glass, “ whom do I know who meets the case ? ” and

here the lawyer lapsed into cogitation and wrathful wrestling with the bristles God had given him.


“By the Lord I have it!” he exclaimed at length. “Old Krabbe’s the man I want. He must be about sixty, and is as hale and hearty a man as I know. He’s been clerk with me now some seventeen years and never been ailing all that time. I can’t call to mind his ever being a day absent or five minutes late. Father did a good stroke of business when he got hold of him; and, to do him justice, the old dad was a mighty good judge of the points of either man or beast. He never mistook gristle for bone in either one or the other, and gauged their worth pretty accurately. Old Krabbe has been a good servant to me so far. I’ll just ask him his exact age, and if that’s about right, put him in. Let him live to land this stake, and he shall have a new rig out and live like a gentleman to the end of his days;

and he may take his oath I'll not see his valuable life endangered by over-work, want of change, port wine, or anything else. That's settled," summed up Mr. Pegram to himself, as he tied his cravat. "I'll put in for the 'Great Tontine,' and old Krabbe shall be my nominee. I'll write about it to-day."

III.

MR. CARBUCKLE ENSNARES ANOTHER VICTIM.

IN this same June, 1860, two persons stood in the Jardin des Plantes at Avranches watching the sun sink beneath the bay of St. Michel. His dying rays lit up the grim old rock, altar to so many creeds, and, if tradition tells true, once dedicated to himself. The glittering waters of the bay, the grey old mass surrounded by a faint halo of mist, and all the rich, thickly-wooded champagne country lying between the hill of Avranches and the setting luminary, made a picture wondrous fair to gaze upon. If its climate be somewhat sharp in winter-time, the elevation at which it stands



above the sea level insures a certain amount of cool air in the summer. Hot it can be in those days, undoubtedly, and an apathy quite equal to the occasion then pervades it. Like most French country towns, nobody seems to have anything particular to do, and not the slightest inclination to do it if they had. A very sleepy little town, with no railway coming within forty miles of it. A little town that only wakes from its slumbers once a year, when it is positively overwhelmed by the rush of business occasioned by its horse fair; when, amidst frantic gesticulation, and much vociferation of those strange anathemas that excited Frenchmen use, scores of the big, heavy Norman horses change hands. There is a sort of festive corollary to this annual disturbance in the race-meeting which follows, when the curious phenomenon, to our insular eyes, of steeple-chasing in mid-summer is exhibited. There is a race ball at such times, and rumours

are rife that the whist of the English, and the *écarté* at the French *cercles*, for modest stakes, have been abandoned for reckless *baccarat*. But, take it all the year round, it is a quiet, sleepy little place, where one may live economically, and wherein there is no conceivable temptation to spend money. It has for many years possessed a considerable English colony. Fluctuating, as a rule, it is true, but composed of people who have come there temporarily, in order that their children may learn French, or, it may be, although it is rarely advanced as a reason for sojourning at Avranches, from motives of economy. It is only the wealthy who ostentatiously preach practice of that virtue. Those to whom it is a necessity are not wont to dilate upon its advantages.

Of the two persons who stand gazing at the sunset from the Jardin des Plantes, the one is a lady, who, though considerably past the meridian of life, still bears traces of remarkable

beauty. You can easily picture to yourself now what Julia Caterham must have been at her zenith; although close on fifty years of age, she has retained the tall, graceful figure of her early days. At a little distance you might have deemed Miss Caterham a young woman still. It was not till you have approached her more nearly that you saw the rich dark hair was heavily shot with silver, and that the brilliant dark eyes no longer flashed with the fire of youth. Her companion was a good-looking, blonde man, of thirty or thereabouts, with the bearing of a soldier most indelibly impressed upon him.

“It was very good of you to come, Aunt Julia; you have been an unspeakable comfort, not only to Mary, but to myself all this trying time. She has no intimate friend in this place, and in their hour of trial a husband cannot be all. A woman hungers for a friend of her own sex.”

“Tut, Fred ; you know perfectly well that I have always loved Mary better than anything on earth. I had to love you in the first place because she loved you, and of course I had to love that ‘tot’ there,” and here she pointed to a child of about three years of age, who was playing at a little distance from them, “because you two loved her. As if it was likely that I should not come to Mary in her trouble ; although,” she concluded laughing, “if there is, master Fred, anything that would cow your determined aunt it is the crossing the Channel.”

“The weather seems settled,” he rejoined ; “and I trust you will have a fine crossing to-morrow. Mont St. Michel is most brilliantly illuminated for you to take your last look at him ; there can hardly be a finer sunset.”

“Not my last look I hope, Fred. I shall come over to see you and Mary many a time, I trust ; and yet,” she continued more gravely,

"I heartily wish it were not so. This is no place for you, a man of your years, condemned to wear out his life without occupation ; it is sad to think upon."

"I know it, I know it," he replied bitterly ; "and *you* know, Aunt Julia, how hard I have striven, and still strive, to get occupation of some kind. But after ten years' soldiering one seems to be fit for nothing else. Of course, if I could have foreseen all that has since taken place I would never have thrown up the old trade ; but how could I possibly guess that before two years' time he would marry a girl that could almost be his granddaughter, and that the result would be my disinheritance in favour of the new arrival ?"

"Hush, Fred," replied Miss Caterham gently. "It is of no use talking over what is done past redemption, though I am afraid you played your cards somewhat injudiciously."

"Injudiciously !" he broke in hotly. "You

didn't suppose I was going to see him make an utter idiot of himself without pointing out his folly to him."

"I am afraid, my dear Fred," replied the lady, "that you did not discuss the thing in quite so temperate a fashion as would have been advisable. There, not another word," she continued quietly, as she saw he was about to interrupt her. "Don't destroy my last evening by talking over this unfortunate subject. You and your father have quarrelled, apparently irrevocably. None of us can even suggest a fit mediator between you. There is no more to be said. We can only hope that time may eventually 'right' what is now so wrong."


"In the mean time, Aunt Julia, I must live here because it is cheap, or until I can get something to do. As soon as I can leave Mary I shall run across to London again, and see if I can hear of anything."

"Let us hope you'll be successful; but it is

time we went home. Tea time, Missy ; come along," and taking the child by the hand, Miss Caterham led the way towards the town.

Fred Chichester might well look despondingly at his prospects. His case was somewhat hard, brought about in some measure, no doubt, by his own hot temper ; but the Chichesters, unfortunately, were ever a headstrong race. His future looked fair enough when, barely four years ago, he married a girl of very good family. True, they were by no means rich people, and his Mary, being one of many daughters, came to him a dowerless bride. But what did that matter ? Chichester was an only son, and his father, with whom he was a prime favourite, was a wealthy man. That his progenitor, at the age of fifty-eight, should have fallen over head and ears in love with the youngest daughter of the rector of his parish was rather hard upon Fred. He remonstrated in by no means measured terms,

couching such remonstrance in language very similar to that he had described himself as using. When a man of mature years has made up his mind to commit a folly, nothing irritates him more than to remind him of his contemplated foolishness ; but when a man verging on sixty has made up his mind to marry for love, he is sure to be touchy in the extreme at the slightest allusion to his indiscretion. One might as well attempt to argue with a rhinoceros. Such bitter words, unfortunately, passed between father and son upon this occasion as to make reconciliation well-nigh hopeless. The old gentleman, indeed, displayed an implacable animosity that was neither just nor generous. His own son was totally dependent upon him, and at the time of his (Fred's) marriage he had agreed to increase his already liberal allowance to a thousand a-year. This allowance, being solely dependent on the old gentleman's will, he,



in the tempest of his wrath, announced his intention of discontinuing ; and when, in the course of the twelvemonth, a male child was born to him, disinherited the son of his former marriage, and revelled in that glow of satisfaction amply satisfied vengeance imparts to man. Fred Chichester suddenly found himself with a wife and child, without a profession, and with the interest of some six thousand or so, the proceeds of his commission, to live upon. He tried hard to make his little income go as far as possible ; but poor Fred had never been brought up to study "the economies," and he was steadily, though slowly, trenching upon his capital.

As they neared the house they were confronted by a spare, elderly man, of low stature, whose face bore a mingled expression of contrition and drollery. He opened the gate for them, taking off his hat in a deprecating fashion to his master ; but Fred Chichester

passed him with an indignant gesture, walked up the garden, and entered the house. The man's look of dismay was comical to witness. He was evidently conscious of crime, and felt deserving of punishment. His face bore that shy, doubtful expression that a dog which has transgressed, and fears to meet the consequences of his transgression, assumes as he sidles up to his master.

"Shure, Miss Caterham," he exclaimed, twisting his hat slowly round in his hand, "ye'll spake to masther Fred for me."

"It's little short of a miracle that you are not past speaking or praying for, Terence," replied Aunt Julia. "Such a fall as you have had would have killed any one else."

"An Irishman takes a dale of killing when the drink's in him; but ye'll spake to the masther just this once for me, won't ye, and ask him to forgive me?"

"You know that somebody or other has

been pleading for your forgiveness any time the last seven or eight years, that you are always profuse in your promises of amendment, and that you break such promises as readily as you make them. Captain Chichester has forgiven you so often, how can you expect him to forgive you again ? ”

“ That’s what it is, Miss ; it comes aisier for him to forgive me than any one else, he’s so used to it, ye see. Besides, it’s not my fault, it’s all owing to the language.”

“ Owing to the language ! what on earth do you mean ? ”

“ Ye see, Miss, I am much given to rational conversation. It’s always been the habit of the Finnigans, and not being able to parleyvoo with the crayturs here, I get drinking when I should be talking, and then I feel that mad when they don’t understand me that I take a drop more just to mellow my accent ; and thin the cognac is a treacherous stuff. It’s not like

good, honest, wholesome whiskey, you know where you are getting to with that; but this French stuff, ye see, it lays hould of ye before you know where you are."

"Well," replied Miss Caterham, laughing, "I'll do the best I can with the Captain for you; but you will really have to take to more sober ways for the future, or else, mark me, Terence, you will find yourself sent away in good earnest some fine morning. I only wonder you have not been killed long ago in some of your drunken freaks."

"Oh, the Finnigans are a long-lived race, glory be to God. I am sixty meeself, and my father lived to eighty-seven, rest his sowl. If it wasn't for displeasure of the masther, no harm would ever come to me from the whiskey. If the Captain will forgive me this time, never a dhrop of dhrink shall pass my lips the next six months."

"Mind you don't forget what you have just

said," said Miss Caterham, and with a not unkindly nod at the offender she entered the house.

This little comedy had been repeated scores of times. Terence Finnigan was an old retainer of the Chichester family ; he had come into the service of Mr. Chichester senior close upon forty years before as an under groom, and when Fred Chichester joined the army Finnigan accompanied him as his private servant. During his military career he developed a latent propensity for conviviality which had more than once brought him into indescribable trouble, only, luckily for himself, he was not subject to the penalties of military law. He was an excellent servant, except for this one fault. He would keep sober as an anchorite for weeks, or even months, at a time, but ever and anon his impulse became uncontrollable, and he would disappear till he had his drinking bout out ; then he would return very

penitent and receive his discharge, only eventually to have his offence once more condoned. He was devotedly attached to his young master, and had espoused his side in the family quarrel as violently as might have been expected from his hot-blooded Irish temperament.

“Come along, Auntie, and have your tea,” exclaimed Mary Chichester from the sofa on which she was lying as Miss Caterham entered the drawing-room. “I know you will be glad to hear that I am feeling ravenous; and I confess I ought to be presiding at the tea-table myself, but you have petted me so much of late that I cannot bring myself to give up my invalid privileges while you are here. Sad to say, this is the last day we shall have you with us; but I shall never forget all the care you have taken of me the last few weeks.”


“Chut! nonsense, child; I should like to know whose place it is to nurse you but your

mother's sister's when your mother herself can't be with you. That's what maiden aunts are meant for, to succour, as far as may be, their nephews and nieces in affliction. It was scarce likely I was going to overlook the pet niece of them all. I think you will do now, Mary, and that Fred is quite equal to the task of supervising your complete convalescence. My small household really requires my presence again. My two retainers are at daggers drawn, and each accuses the other of all sorts of petty crimes and misdemeanours. When the mistress is away the servants invariably wrangle, if they don't do worse."

That night, after Mrs. Chichester had gone to bed, Miss Caterham and her nephew had a long conversation. She pointed out to him that the result of this her second confinement would be to leave his wife delicate. "There is nothing, the doctor tells me, to be apprehended at present ; but she will require much

care, and I shouldn't wonder if you are recommended to take her to a warmer climate for the winter."

"Of course," returned Chichester, "if the doctors come to that decision we must go; but my means, Aunt Julia, are very scanty, and though I try hard to live within my income I cannot quite manage it. Neither Mary nor myself were brought up in economical fashion, and, as a matter of course, however we may try, we fail to make a pound go as far as a pound ought to. All my attempts so far to get employment of some kind have resulted in nothing more than the discovery of how very difficult it is for an ex-dragoon to hit upon anything he can set his hand to. The last time I was over in London I talked the thing over with an old 'pal' of mine,—a good, shrewd, practical man of the world too,—and the first thing he laid down goes to show that he was a very fit person to take counsel with.



‘It’s not a bit of use,’ he said, ‘your going about urging your friends to assist you in getting *something* to do ; you must fix upon something definite. When you can go to people and say, I hope you will help me all you can to get this or that, if they are disposed to assist you they know exactly how to set to work. You have yourself pointed out how they can do so ; but when your requests are couched in a vague form they know no more how to begin than you do.’ Ah, you see, Aunt Julia, although his advice was most excellent so far, yet he broke down in that great essential, the second part. Though we sat up in his rooms till all was blue, and smoked three big cigars over it, we never could hit off what I was eminently fit for, or what I was to go in for. Ah !” he continued, with a faint smile, “it’s all very well to make a jest of it ; if I was alone in the world I could. I should feel no fear but what I should worry

through somehow ; but when I think of the wife and the little one, and know that my capital is melting, it makes me pretty heart-sick at times."

"You must keep up your courage, Fred," exclaimed Miss Caterham quickly. "You wait till I get back to London, and I will send for my pet young man. You needn't smile, Fred, but I have got a very devoted admirer ; not that he is so very young, although he is a good many years younger than me. We met at a country house some two or three years ago, and became great allies ; he is a very rising barrister, and often runs out on a Sunday to bring me all the latest town gossip. I think it is very likely that he could help us."


"Doubtful, very, I am afraid," replied Chichester. "You see that awkward question of what I am fit for will arise again ; and again the reply will be wanting. The only

trade I know I unluckily can't resume. However, it's about bed-time ; let me give you your candle."

Miss Caterham duly took her departure the next morning, and as she journeyed back to London reflected very sadly over Fred Chichester's prospects. Of course if a man has only about two hundred and fifty pounds a-year, it is his business to keep himself and his family on that ; but it was quite clear to Miss Caterham that the Chichesters would spend the whole of their capital before they had learnt how to live upon that income. Then the idea of a young fellow like Fred being condemned to moon away his life in a little French country town ! It was too pitiful. What a thousand pities he had left the army ! And then Miss Caterham thought rather ruefully over an arrangement that she had made about five years ago, with a view to enlarging her somewhat limited income ; she had allowed herself

to be persuaded into sinking the greater part of her capital into an annuity. This, of course, gave her more to spend during her life, but left her very little to bequeath, and she felt just now that she should have liked to have been in a position to provide for Mary and her child in case of anything happening to Fred Chichester. In the mean time she determined to invest her savings for their benefit. They were not much, but she habitually lived below her income, and, profitably invested, she could only hope they might grow till they became a respectable nest-egg. In pursuance of these resolves, on arriving in town she sent off a note to her legal friend, requesting him to call upon her as soon as he could spare the time, and to drop her a line of intimation as to what day she might expect him.

Mr. Carbuckle speedily obeyed Miss Caterham's summons, and welcomed her warmly



back to London. He listened gravely to the story of Fred Chichester's broken career ; but, as that luckless exile had himself foretold, almost the first question the barrister asked was in what direction he had best exert himself.

“Let me know the sort of thing he wants, and I'll engage that I'd manage to get at some of the people who have the giving away of such posts. I heard poor Chichester's story vaguely told during the Ascot week ; one of our party belonged to his regiment, and gave us a pretty fair outline of the state of affairs. If you ask my advice, I should say the best thing you could do is to try and bring about a reconciliation between father and son. You see, Chichester senior is so palpably in the wrong that he will be surely willing to make reasonable arrangements with his son if the son would make some slight concession, and hold forth the olive branch.”

"I am very much afraid not," rejoined Miss Caterham. "I never saw Mr. Chichester except on the day of Fred's wedding; but he is a very bitter, obstinate old man, from all accounts, and I am afraid Fred gave him very great provocation. You must not forget that I have asked you to help him in any way that you can."

"I will most certainly keep it in mind," returned the barrister. "I can only sincerely wish that I saw my way more clearly into helping you."

"And now, Mr. Carbuckle, I want to consult you about another subject. It so happens during the last few years that I have saved a little money. I want to invest it in something that will return a very large interest."

"That's what we all want, Miss Caterham," rejoined Carbuckle, laughing; "but, as of course you know, the higher the interest the more shaky the security. If this is money, the loss

of which would occasion you no inconvenience, I can point you out some three or four speculations that would probably give you seven or eight per cent. for your money ; but you will remember, I most decidedly don't recommend them as sound investments."

"That sounds very little to me for speculation, and, remember, that is what I want. I am quite willing to risk the loss of this money, but expect big interest in return for the risk — twenty or thirty per cent. I am thinking of."

"Then, on my word, Miss Caterham, there are only three ways open to you that I know of. You must put it on a horse-race, take it to Homburg, or invest it in the 'Great Tontine.' "

"The race-course and Homburg are preposterous ; but what on earth is the 'Great Tontine' ? "

Enthusiastically and "*con amore*" did Mr.

Carbuckle plunge into an explanation of what he termed Mr. Salisbury's magnificent conception. "You are probably destined, Miss Caterham," he said at length, "to lose this money, whatever you do with it; you might as well lose a hundred in the 'Great Tontine' as anywhere else. For a lady bent upon such desperate gambling as yourself this speculation seems made for you. At the end of the first ten years you will probably be drawing a dividend of ten or twelve per cent., and from that out it must be a progressively increasing dividend. As the thing nears its end the few lucky holders of lives will be drawing comfortable incomes as interest for the original hundred they put in; and then think of the grand prize to wind up with! A property worth a hundred and sixty thousand pounds will fall to the fortunate winner; but even if you keep in the 'Tontine' till at all near

the finish you will have got your money back over and over again."

Miss Caterham was very much fascinated with the scheme, and as she listened, suddenly flashed across her mind Terence Finnigan's speech of a few days ago, when he had told her that the Finnigans were a long-lived race, that he himself was sixty, and that his father had lived to eighty-seven. She determined that she would put one hundred pounds of her savings into the "Great Tontine," and that the life she would nominate should be Terence Finigan, Fred Chichester's drunken henchman. She accordingly gave Mr. Carbuckle her instructions, who readily undertook all the necessary arrangements, merely pointing out that, as it would be necessary to obtain a certificate of Finnigan's birth, she had better write to Avranches to ascertain where that hero first saw the light without delay.

THE DRAMA.

CHAPTER I.

TWENTY YEARS AFTER.

TWENTY years have passed and gone since Herbert Phillimore, Viscount Lakington, landed that famous pool of *écarté* at Bracknell. Twenty years brings a good many vicissitudes to most of us, and the noble Viscount had experienced as much mutability as the average of humanity. If he had been fortunate to start with in his turf speculations, he had, when the tide turned, developed a faculty for backing the wrong horse almost unprecedented. He had, as we know, got pretty well through his own money when we first made his

acquaintance, and, to do him justice as an undaunted "backer," he was quite willing to go through the accumulations of his respected father-in-law to boot ; and, while he lasted, Mr. Lyme Wregis proved himself a very pattern relative in that respect. He made money lightly, that is to say, he landed prodigious *coups* by daring speculations, and he spent his winnings freely. He behaved with loyal liberality to his son-in-law. Not only did he make the newly-married pair a very handsome allowance, but he responded in a manner beyond all praise to extraneous tugs at his purse-strings. The settlements on his daughter had been even beyond the princely magnificence that might have been expected from Mr. Lyme Wregis, Jupiter of the stock market, and prominent member of the great plutocratic Walhalla of Europe. But, unfortunately, although these settlements were all agreed upon, they were not ready for signature at the

time of the marriage, and, as is the case much more commonly than would be supposed, their terms having been found perfectly satisfactory, they were left for signature later on, that is to say, when the lawyers should have at last got them ready, and the principals should find time to attend to such trifles.

Months rolled on, and, though the Viscount's solicitors every now and then jogged the memory of their professional brethren who managed the affairs of Mr. Lyme Wregis, and had even more than once called the Viscount's attention to the fact that these settlements were still unsigned, yet Lord Lakington, an indolent man, who never troubled his head about business so long as his pockets were kept comfortably filled, interfered no further than to once or twice mention the fact to his father-in-law. Mr. Lyme Wregis in reply had always some scheme for still further increasing the liberality of these settle-

ments, or he wanted to change so many thousands of Egyptians for a corresponding quantity of "Guatemalas," and so the signatures necessary to make valid these deeds were never affixed. The golden age, as Lord Lakington always fondly called it afterwards, lasted for about two years, during which time the Viscount backed horses and gambled as if he held the fee-simple of the sands of Pactolus. Then came the finish. The ship was on the breakers, and the captain shifted all further responsibility by blowing his brains out.


Great was the sensation through London when the evening papers announced the suicide of Mr. Lyme Wregis. That when the state of his affairs came to be investigated he should be found hopelessly and well-nigh fraudulently bankrupt was only what the catastrophe had prepared the world for. Out of the wreck of the colossal fortune, which there could be no doubt the great financier

once possessed, there remained but fifteen hundred a-year, which had been settled on Mrs. Lyme Wregis about the time that her daughter was born. Lord Lakington found himself in similar plight to Fred Chichester, with a wife and child, and left a beggar. How it would have fared with him and his wife had they not been fortunately blessed with a guardian angel it is difficult to say. The most impecunious peers seem to get along somehow, though I fancy they find at times the pursuit of "that ferocious animal, the *pièce des cent sous*," as arduous as less noble Bohemians.

Lakington and his wife had so far studied nothing but the spending of money, and were as a pair of children when called upon to wrestle with the "*res angusta domi*." But Mrs. Lyme Wregis was a woman in ten thousand — one of those active, energetic, undaunted women that face ill-fortune as—

theoretically, we all admit—ill-fortune should be faced. She had begun the world with a very modest establishment, and, though not insensible to the pleasures and comforts of wealth, sometimes felt that sense of ennui insuperable upon having nothing to do. A quick, practical woman, she would have supervised even such a huge domestic establishment as her husband's admirably; but, when wealth and fashion have decreed that a housekeeper is a necessary appanage for your position, what is there left for the mistress of a household to do? Nothing, or next to nothing. She had to play the fine lady although it bored her desperately; but she was a staunch and true consort to her lord, and, to gratify his ambition and interests, she bravely accepted the *rôle* marked out for her, and did her best to fill it. She was not a vulgar woman,—no utterly unaffected woman can be that,—and, though she boasted no accomplishments, had received

a good, sound, plain education. She was fairly popular in society, as when you have the finest houses, horses, and carriages, give the best dinners in London, are credited with an income of about half-a-million per annum, one is likely to be ; but she was a little too quick-witted and plain-spoken to make many friends on her own account. She saw too clearly through the tawdry charlatanism of society. She recognized, and let it be seen that she did recognize, that she was tolerated in society not one iota for herself, but because the wheels of her chariot were golden. Still, those whose good fortune it was to have gained the friendship of Mrs. Lyme Wregis knew how staunch was the true woman's heart that she carried within her breast. She had married somewhat late in life, and was some years older than her husband. Of the four children born to them Lady Lakington was the only one that survived, the youngest,



and the child of her old age, as Mrs. Lyme Wregis was accustomed to say in allusion to the fact that she was turned of forty when Clara was born.

When, without a note of warning, the crash came the old lady was at first paralyzed. It was not the loss of the money that so prostrated her, but the shocking and tragical end of one who, whatever his faults, had always been a kind and indulgent husband to her. But no sooner had she recovered from the shock than she gallantly faced the storm. At once abandoning everything to the creditors, she took possession of her daughter, son-in-law, and grandchild, and explained to them that they must rub along as best they could on her settlement.

“It’s bread and cheese, and a roof over our heads, at all events, my dears ; and if we have to give up French cookery and take to mutton-chops, it has, at all events, the recommendation

of being much better for our constitutions. I know, bless you, because I have tried it ; I didn't begin the world with a golden spoon in my mouth as Clara there did."

Wealth is, after all, a matter of comparison. It is simply income in considerable excess of what we have been accustomed to. Fifteen hundred a-year would of course represent affluence to the many. To energetic, clever-managing Mrs. Lyme Wregis it represented comfort. To Lord Lakington it meant genteel poverty. For his *menus plaisirs* he had now to depend upon what was left to him of his own fortune. This had not been large to start with, and the noble Viscount had as near spent it as may be before his marriage. If, thanks to his mother-in-law, he was assured of a modest home still, for the next few years, Lord Lakington knew what it was to go through dire straits for ready money. It is no uncommon case with scores of well-dressed,

apparently prosperous, men ; they lounge about London, live in comfortable homes, and seldom have a cab-fare in their pockets. It is a curiously bitter experience at first to have no fear with regard to the necessities of life, but to be without the means of indulging in the minor luxuries ; to know that your bed, dinner, and even your bottle of wine are surely and sufficiently provided for, but to feel that you must walk because you have not the wherewithal to pay for a hansom, and cannot indulge in a glass of sherry at the club because you have not a sixpence in your pocket. No hardships these in reality ; but it is open to question whether spendthrifts like Lakington do not suffer more from these minor miseries than they do from the fierce pangs of genuine poverty. The Viscount, at all events, felt these things acutely. He would willingly have ignored his position, and set to work to endeavour to earn his own living,

if he had the faintest conception as to how that problem might be carried out. But the only one mode that occurred to him was, unluckily, not feasible. He certainly thought that he might successfully manage a large racing establishment. His racing friends, to whom he mentioned his scheme, thoroughly concurred with him in his opinion, but showed no disposition that he should try the experiment at their expense. For a few years he dragged on a moody, discontented existence, at the end of which time two things happened to him. His wife died, and he suddenly awoke to the fact that the annual dividend paid to him on the hundred pound he had placed in the "Great Tontine" was rapidly becoming a very important item when regarded as pocket-money. A hundred a-year or so may not be much looked upon as income, but it becomes a very respectable sum when viewed in the light of loose silver.

The death of his wife made no difference to Lord Lakington's domestic arrangements. He and his daughter still continued to reside with Mrs. Lyme Wregis. Not only had he and the old lady always been upon excellent terms, but she was gradually assuming an importance in his eyes, which was destined a little later to become overwhelming. Hers was the life that he had nominated when investing the hundred pounds won at Ascot in the "Great Tontine," and such was the vivacity and vitality exhibited by his mother-in-law, that he began seriously to think that it was very possible she might survive all the other competitors. He had thought but little of the great lottery when he first took a share in it, and, indeed, never would have done so had it not been rendered obligatory on him by the terms of the pool that he won; but his attention was now called to it every half-year in very pleasing fashion; and as the

years rolled by, that lives originally nominated at sixty should begin to fall fast was only in accordance with the laws of nature. As the lives fell so did the shareholders diminish, and so, consequently, did the dividends increase for those whose nominees were fortunately still living. The new opera house had been built long ago, and was now supposed to be a remarkably thriving establishment. It at all events enabled its lessee, Mr. Salisbury, to pay the eight thousand a-year rent, which was divided punctually amongst the shareholders. As the nominees got well past the threescore and ten years ordinarily allotted to humanity the lives began to fall every spring like leaves in autumn. The searching east wind, with its attendant demons of bronchitis and catarrh, made terrible gaps in the ranks of the veterans, and at the beginning of this year of grace 1880 Viscount Lakington found that his half-yearly dividend amounted

to one thousand pounds ; that, in fact, Mrs. Lyme Wregis was one of the last four surviving lives in this gigantic pool, and that the possibility of his coming into a fortune of eight thousand a-year was hanging upon the life of that venerable lady.

Still, the Viscount is in a position which occasions him much anxiety. He has experienced what it is to walk about with nothing in his pockets to meet incidental expenses. He is now in the command of plenty of loose cash, but this state of beatitude may terminate any day. It depends upon the existence of a far too energetic lady in his eyes, one who refuses to admit her age, and will persist in committing what, at her time of life, the Viscount holds to be great imprudencies. She will insist upon going out in weather it would be perhaps judicious to avoid, and, laughing her eighty summers to scorn, is not to be restrained from indulging her theatrical

tastes when a favourable account of any such representation in the papers attracts her attention.

On a bright June morning, Lord Lakington enters the dining-room of a comfortably-sized house in the Victoria Road, Kensington, crosses to the breakfast-table, and proceeds to glance over his correspondence. A good-looking, well-preserved man, with whom time has been so lenient that he does not look within half-a-dozen years of his real age. If he has gone through a period of despondency and depression, they are jaunty days with him now. Life, indeed, is made pleasantly smooth for him at present. In the enjoyment of a comfortable home, presided over by two women both implicitly devoted to him, he can thoroughly rely upon all those comforts, which become rather dear to us as we verge towards fifty ; and he has now ample resources to enable him to indulge in all such social

pleasures as he may desire. Both his mother-in-law and his daughter have now for so long made him the first consideration in the house that it was little wonder the Viscount should have developed a certain indolent selfishness. It is only natural, when those immediately about us habitually regard our ease and comfort as the first thing to be thought about, that we should in a short time become also of the same opinion. On one point only has Mrs. Lyme Wregis been firm. Not only has she been resolute against any encroachment upon such capital as was left to her, but she has further informed the Viscount that, though she has left all her property between him and his daughter, it is so tightly tied up that he will never be able to touch it in any way. As she laughingly told him, there was no estate in the kingdom so big that it would not slip through his spendthrift fingers ; and Lord Lakington quite acknowledged the justice of the remark.

He glances over two or three letters carelessly, but at length comes to one which arrests his attention.

“Good heavens!” he exclaims, after reading a few lines. “Upon my soul, I believe it will come off. What a most extraordinary *coup* if it should be so! Here is another life gone,—one of the last four remaining in, — and, strange to say, the nominator thus put out of it the only one I know, Hemmingby, the lessee of the Vivacity Theatre. This is getting exciting. Here I am, one of three, in a sweep-stakes of a hundred and sixty thousand pounds. There is only that lawyer fellow down in Wales and a maiden lady somewhere; and, by the way, Hemmingby told me some months ago that there was a screw loose about her nominee, and that all her dividends for the last two years have remained in abeyance. Her nominee has mysteriously disappeared. She cannot show

him to be alive, nor, on the other hand, can the directors in any way prove that he is dead—a most inconvenient old vagabond to go wandering about at his time of life and leave no address. His inconsiderate disappearance will probably protract the ultimate wind up of the affair, and occasion no end of trouble. Even if my dear old mother-in-law is the last known life left in, I suppose the directors will expect me to trace out where this vagrant old sinner made an end of it.”

At this juncture his reflections were broken by the opening of a door, and a strikingly pretty girl entering the room, gaily exclaimed, “Good morning, papa,” greeted him with an affectionate kiss, and proceeded to decorate his button-hole with a flower.

“Good morning, Beatrice,” he replied, as he carelessly returned her caress; “and how is grandmamma after her last night’s dissipation?”

“Oh, she is quite well, and enjoyed her

evening immensely. You are always so nervous about her catching cold; but she is a wonderful woman, remember, and younger than many twenty years her junior."

"I know all that," rejoined her father; "but she ought to avoid all risks of catching cold, and, though it is June, the night air is still chilly."

"Ah! a letter from Jack," exclaimed the young lady as she took her seat at the breakfast-table, and turned over her correspondence. "He says he shall be in town to-day, and wishes to know if we will give him some dinner on Friday. Of course we will. Shall you be at home, papa?"

"No; I am sorry to say I have an engagement. I wish it was not so, for I am very fond of the boy, which is as it should be. One ought to be on good terms with one's heir, although poor Jack won't come into much beyond the title."

“And not that for many years we hope, papa dear. But your affairs have come round so much of late, that in a very few years now you will be quite a rich man again.”

Lord Lakington accounted for the increase of income he had latterly derived from the “Great Tontine” in such wise. His step-mother and daughter, although they might casually have heard of the big lottery, had not the faintest idea that he was interested in it, nor that the improved state of his affairs was based upon such precarious tenure. He was honestly fond of his nephew, and had occasional compunctions of having made “ducks and drakes” of the property, but usually consoled himself by reflecting that, after all, his heir was not his son, but his nephew, and that Jack had no business to ever suppose that he would inherit the title ; and, on his side, Jack Phillimore had troubled

his head very little about such contingencies. But he had a very great liking and admiration for his cousin Beatrice.

“Well, I suppose it is nice for him,” observed the young lady, as she continued the perusal of her cousin’s letter; “but still I don’t see why we should go into ecstasies about it.”

“He, I presume, means Jack,” rejoined her father. “What has he got? What is his present cause of exultation?”

“Well, he is appointed to a ship, and of course I quite understand as a sailor that he ought to belong to a ship. I don’t expect him to pass his days lounging on the beach and looking at the sea like a Dover or Folkestone boatman; but he is going to the Mediterranean on a three years’ cruise, and I don’t see that that’s a thing he ought to be so delighted about.”

“Don’t talk nonsense, Trixie,” replied the Viscount. “Jack is fond of his profession,

and has earned the reputation of being a smart officer ; of course he is glad to be employed again."

" But he says, papa, he shall be away for three years."

" Well, and what if he is ? soldiers and sailors expect to go abroad for much longer than that. Men do not think much of leaving England for three years. There is no particular hardship in it. He is going, besides, to a lovely climate."

" No particular hardship, papa dear," cried the girl with a roguish glance at her father.

" You don't know what you are saying ; you don't know what three years out of England involves. Why, just think, for three whole years he won't see me !"

" Ah, well," replied the Viscount, laughing, " I certainly did not think of that ; but, hard as it will be to bear, I fancy Jack will manage to get over it."

"It is all very well to say so," rejoined the girl with an affected pout, "and I dare say *you* would not mind it; but I am sure Jack will feel it acutely, at least, I shall be very disgusted if he does not."

"You know, Trixie, I should miss you very sorely if anything should part us," rejoined the Viscount, as he lounged up to her chair and fondled her dusky locks; "and as for Jack, just because he has petted and spoilt you ever since you were a little bit of a thing, don't imagine he cannot do without you."

"I think he will do very badly, papa," replied the girl as she poured out the tea. "I have read somewhere that it is a necessity for all human beings to have something to love and be attached to. Jack is extremely fortunate. He has me; and, now I reflect upon it, I really begin to feel very sorry for him."

"The old story, my dear," observed the

Viscount with an amused smile: "you shedding salt tears by the sea-side, and he wondering, ere the ship he has embarked in lies hull down, whether the Italian girls are really as handsome as he has heard they are. These sailors always do it; they forget all about the girls they have left behind them as soon as they get into blue water. The old story, Trixie—Theseus and Ariadne over again."

"I am sure I shall do nothing of the sort," replied the young lady indignantly. "The idea of you pretending that the daughter of the Phillimores should be forgotten in that way. As for Ariadne, she was a mean-spirited creature, and Theseus nothing better than a mere adventurer. But there is your tea; I trust it will prevent your making any more rude speeches for the present."

CHAPTER II.

LAWYER PEGRAM BEGINS HIS GAME.

LORD LAKINGTON is at present experiencing a rather feverish time of it. This being one of the three last shareholders left in the "Great Tontine" is the largest speculation he has ever embarked in. In his racing days he had never stood to win so tremendous a stake as this. It meant either fortune or ruin. A few months might see him in possession of eight thousand a-year, or, on the other hand, they might see him deprived of the very comfortable income his dividend from the big lottery afforded him. No wonder he feels a little restless and possessed by an uncontrollable

desire to talk the thing over with somebody. The somebody in Lord Lakington's case resolves into Mr. Hemmingby. The Viscount was theatrical in his tastes in his youth, and had, many years ago, made that gentleman's acquaintance when he was manager of a large London theatre. Since we last saw him Mr. Hemmingby has tried his hand at a good many things, with more or less success, and has at last once more reverted to the theatrical business, and is at present lessee and manager of the Vivacity. Mr. Hemmingby was by no means a reticent man. He would always talk freely about himself, and what he was engaged in, and had rather a habit of poking his nose into his neighbours' concerns, questioning them, indeed, with much affability and freedom about how they were "getting along" in their various avocations. Whatever Mr. Hemmingby went into he went into it heart and soul. There was very little fear but what he would

keep a sharp eye on the list of subscribers to the "Great Tontine," and he, of course, saw Lord Lakington's name amongst the number ; and when the list began to shrink, consequent on the death of the nominees, he always laughed over their chances whenever he met the Viscount. He contrived, too, from various sources, to pick up a good deal of information about the people left in the lottery when their numbers had dwindled down, and it amused Lord Lakington to hear the histories of his fellow competitors. That he had a share in the "Great Tontine" was a circumstance the Viscount kept jealously to himself. He did not want the world to know that his greatly improved income, instead of being the result of his affairs coming gradually round, was due to his luck in the big lottery, and liable to vanish at any moment. Mr. Hemmingby and Sir Gerald Fitzpatrick were the only people he ever talked the matter over with, and even

to the latter the Viscount would never have mentioned the subject, but that Sir Gerald, when they met, invariably enquired how the "Great Tontine" was getting on, and whether he was still in it. But, even to Sir Gerald, he never disclosed how near the thing was drawing to a conclusion, nor what extraordinary interest he had been drawing for his hundred pounds the last three or four years, answering his questions, for the most part, as vaguely as might be.

Actuated by these restless feelings, Lord Lakington made his way down to the Vivacity Theatre, and was duly shown into the manager's sanctum. "Good morning, Hemmingby," he exclaimed as he entered; "I have come down to have a chat with you, because you know something about everybody."

"Well, I can't expect you to condole with me for being at last out of it. It is too much your interest for that; and I really thought,

Viscount, I should have out-stayed you. But you have of course had your letter from the Directors, informing you that my nominee has gone at last. Well, I can't complain; it has been a very good 'spec,' and I have had my hundred back a good many times out of it. As for you, you bid fair to take the pool."

"I want you to tell me something about my two antagonists. I have no doubt you can."

"I can tell you very little about Miss Caterham. She is a maiden lady living at Kew, and I know nothing further about her beyond the fact that her nominee has been unaccountably missing for the last two years. Nobody knows whether he is dead, but they can't produce him and prove he is alive. As for Pegram, he is a lawyer down in North Wales. It was I induced him to take a share in it. He made a lot of money over the development of Llanbarlym, the new watering-place, you

know. But he is a very speculative fellow ; believes in his star, and all that sort of thing. I have a notion that his star has taken to erratic courses of late, and he has lost a good deal of money. In one or two things that we have been in together I can vouch for it ; I got scalded myself, and know it was so. In fact, Viscount, I congratulate you. I look upon it now as a match between you and Pegram. I don't believe in a nominee getting lost. Old people on the verge of eighty don't stray. Their getting out of the way means "going under." Of course, I don't know who this nominee is any more than I know old Pegram's ; but, depend upon it, he will never turn up in the flesh."

"It's a tremendous big stake to be playing for," observed Lord Lakington ; "a hundred and sixty thousand pounds on the turn of a card, you may say, for at eighty the fall of a life takes place pretty near as quickly. People

at that age flicker and go out very suddenly. It would be a deuce of a nuisance to lose this income now. I wonder whether it would be possible to compromise. You know this lawyer fellow—see him, no doubt, sometimes; you might sound him on the subject for me.”

“I’ll do that for you with pleasure,” replied the manager. “I often see him. I invested a little money in Llanbarlym, and occasionally go down to look after some house property I have got there. His son too, Bob Pegram, always gives me a look in when he comes to town. He is wonderfully fond of a theatre, and, though I can’t say I ever saw him, much given to strutting his hour on the boards himself. However, it is no use talking to him about it, I must get hold of the old man. I tell you what, Viscount, I never thought of it before, but the Directors are about right to keep the nominees’ names a secret. It’s an everlasting big pile, and the temptation be-

comes rather powerful when you find there is nothing but the life of an old man of eighty between you and a hundred and sixty thousand pounds ; it would be mighty apt to go hard with the old 'crittur.' ”

“ What do you mean ? ” enquired the Viscount.

“ Mean ? why, that there are plenty of men wouldn't hesitate to choke the life out of the poor old chap if they got a fair chance, and could by so doing make certain of landing the lot.”

“ Yes,” rejoined the Viscount. “ I quite agree with you. The temptation to bring the whole thing to a conclusion in their own favour would be irresistible. The nominees must, at all events, feel easier in their minds that their names are a profound secret.”

“ Yes,” observed the manager, laughing. “ I shouldn't like in my old age to know that any human being would benefit by my death

to that extent; I should feel it would be prejudicial to longevity. I only hope your nominee keeps healthy."

"Very well indeed, thank you. Now I must say 'Good morning.' Don't forget to suggest the compromise to Pegram, and hear what he says about it. It is very possible he may be quite as anxious to divide stakes as I am."

"Quite so," rejoined Mr. Hemmingby. "It's a stake that will bear dividing, and I should think it is a matter of indifference to the Directors what arrangements you may make between yourselves. In your place I would have seen it out—had all or none; but of course the other is much the most prudent line to take. I'll not forget to see Pegram, you may rely upon it. Good morning."

Lord Lakington walked away from the Vivacity Theatre considerably relieved in his mind by this new idea which had occurred to

him. It was so clearly the best thing to do for both of them, and the more he reflected upon it the more convinced he became that the Welsh lawyer must be quite as keen to come to an arrangement as himself. It was too horrible to think of going back to those days of abject poverty which he experienced before the "Tontine" commenced paying such great interest. Yes; it was far better to run no risk and to make a certainty of half. Hemmingby was a sharp man of business, and would, no doubt, settle the affair satisfactorily with Pegram in the course of the next few weeks, and, having come to this satisfactory conclusion, Lord Lakington made his way to his club in search of lunch.

The manager's account of Mr. Pegram was correct in the main. His ups and downs during these last twenty years had been very numerous. He had more than once amassed a considerable fortune, and then lost a great

part of it again by seeking to increase it. It is probable that two or three times he might have abandoned speculation, and retired with ten or twelve thousand a-year, but in his anxiety to extend that ten to twenty, he had lost the greater part of it back again. At this present moment he is a poor man in his own eyes; that is to say, upon several occasions he has possessed property of three times the value of that which he now holds. Some of his speculations have proved injudicious. In other concerns he held his shares too long missing the chance of realizing, when his shrewder *confrères* "got out." Mr. Pegram's belief in his star of late has begun to diminish. He is fain to acknowledge that his luck seems most decidedly against him at present, and that, touch what he may, it seems invariably to turn out disastrous. The acquirement of a country seat and seeing his son a leading gentleman of the county,

which had been for years the object of Mr. Pegram's ambition, seem as far off as ever ; and yet he has been so near to it more than once. That Mr. Pegram, under these circumstances, should ruminate over the "Great Tontine" is not to be wondered at. He has indeed strong reasons of his own for assisting the affair to a conclusion as speedily as may be, and has been, ever since apprized of the death of Mr. Hemmingby's nominee, turning over in his mind a scheme which may lead to this desirable conclusion. Lord Lakington would have been delighted could he have known that Mr. Pegram is very ready to hear of a compromise ; but whether his lordship will be quite as well pleased with the terms of that compromise, when in due course he shall learn them, is somewhat open to question. Old Pegram has made it his business for the last two or three years to pick up all he can about the shareholders still left in

the lottery. No details about their past and present lives or ordinary habits are beneath his notice, and he would willingly have ascertained the names of all the nominees had that been possible. Lord Lakington, for instance, would have been astonished had he been made aware how much old Pegram knew concerning him. The old Welsh solicitor, too, has ascertained a great deal concerning Miss Caterham. He had learnt, probably from Hemmingby, that her nominee was missing ; and no sooner did he find by the Directors' letter that Hemmingby was no longer a shareholder, than he told his son, with a grin, that it was time to take steps to secure—what he was pleased to term—their share of the inheritance.

“You see, Bob,” said the old man, “there was nothing to be done till there were only two or three of us left in. It was of no use attempting to move the pieces before ; and, to

tell the truth, I am main glad that this Hemmingby is out of it. He is a terrible sharp fellow, and I had just as soon that he wasn't playing against me. Now, the first thing to be done is to find out all about this missing nominee."

"It's all very fine, dad, but that will be rather a stiff nut to crack. Why, you see, they have been two years—at least, so we are given to understand—without being able to find him themselves. Now, considering we have no idea who he is, we are starting a little in difficulties. We don't even know who to look for."

"Quite right, Bob, you couldn't have put the thing clearer; and, having got at that, you naturally know exactly what to do."

"No, I am blessed if I do."

"Well, you surprise me," replied Pegram senior. "It's obvious the first thing to be done is to find out the name of this nominee."

It is quite clear we can't move a step without that. Now, the best chance, in my opinion, of getting at it is for you to call upon Miss Caterham, boldly to introduce the subject of the 'Tontine' and the missing man, of course not discovering your own ignorance concerning him. Recollect this: she is a retired maiden lady and elderly. As a rule they are talkative. Be excessively polite and quiet in manner. Old ladies are easily frightened. Say as little as may be yourself, but let her talk. I think the odds are, Bob, that she blurts out the name we want before ten minutes are over."

"Upon my word, I believe you are right. I suppose I had better call in an assumed name, and I'll make up a bit. Let's see, what shall I make up as?"

"Do nothing of the sort; we want none of your play-acting tricks on this occasion. Just simply give your own name. The probabi-

lities are that a quiet, elderly lady like Miss Caterham has never troubled herself to enquire the names of the other competitors. You don't suppose that there is anybody but myself who has burrowed, schemed, and worked to find out all the particulars concerning them. I know a good deal about Miss Caterham. She mixes very little with the world, and, depend upon it, your name will convey nothing to her."

"Well, it shall be as you like," replied Bob Pegram; "but I think you are wrong. You had much better let me take an assumed name and go as a clergyman, or something of that sort."

"Only to find that you are of the wrong denomination," retorted his father. "I don't happen to know what Miss Caterham's views are upon that point. No, do as I tell you: go in your own proper person."

"All right, sir. I'll start by the night

train, but I think it is a mistake," and shaking his head meditatively, Mr. Bob Pegram left the room.

This happened to be one of that gentleman's hobbies. Mr. Hemmingby was quite right when he spoke of him as passionately fond of theatricals. While he was serving his time in London Robert Pegram had been a determined patron of the play-house. He had been a prominent member in an amateur dramatic society, and, in the eyes of himself and his immediate friends, was a comedian of much talent. In fact, at one time, such was his infatuation for the profession, that he thought seriously of joining its ranks; but here the old gentleman interfered, and put his foot down in a most peremptory fashion, and Mr. Robert Pegram was made clearly to understand that he was quite at liberty to make a fool of himself as an amateur as often as he liked, but that if he really

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went upon the stage he need never expect another shilling from his father during his life-time, and most assuredly would find himself cut off with that oft-mentioned inheritance at his death. Such particularly plain-speaking brought Bob Pegram to his senses, and compelled him somewhat ruefully to forego his chance of histrionic bays for the more certain pudding of lengthy bills of costs; to abandon the buskin for the quill, and to quit the dubious vicissitudes of the stage for the more assured future to be found in an attorney's office.

CHAPTER III.

MISS CATERHAM HAS A VISITOR.

STANDING off the Brentford road, and in the immediate vicinity of Kew Gardens, is to be seen a small cottage half smothered in creepers. Honeysuckles, jasmine, and all sorts of climbing plants have been carefully trained about its walls, so that in the summer it looks more like a bower than a prosaic residence of bricks and mortar. In front of the French drawing-room windows lies a small flower-garden, now all aglow with colour, bearing evidence of careful tending by loving hands. Flitting about amongst the flowers with a pair of


scissors, and clipping a blossom here and there, is a young lady of some three or four and twenty, whose acquaintance we made many years ago when she was of considerably lesser proportions. This is Mary Chichester, whom we last saw as a child in the Jardin des Plantes at Avranches. A somewhat tall maiden now, with glossy brown hair and eyes to match, and a frank, fair countenance that intuitively disposes people to like her upon first acquaintance. Two years after Aunt Julia went to assist her niece in her trouble the doctor's fears were realized. Mrs. Chichester caught a bad cold, which speedily developed the latent seeds of consumption. In vain did her husband take her to a warmer climate. Her fate was sealed; and so rapidly did she sink at the finish, that Miss Caterham only arrived in time to stand by her niece's death-bed. Aunt Julia promised before she died that she would take care of little Mary, and when

she returned to England she brought the child with her.

“It seems hard to deprive you of the little one in the first agony of your sorrow, Fred ; but at her age I can take better care of her than you, and in a few years I shall hope to restore her to you as a daughter, able in some wise to be to you what her lost mother was.”

“It is best so,” he replied sadly ; “the child requires that watchful care that only a woman can give, for she is delicate, and makes me tremble for fear she should have inherited her mother’s terrible complaint ; add to which, I must strive hard to make a living for myself and a home for her in the future, and save, if possible, the pittance that still remains for her. The capital has melted terribly of late,” he concluded, with a faint smile.

Poor Fred Chichester was not destined to



realize his hopes. He said no word of his intention to Miss Caterham, but he had already made up his mind as to what he would do. Heart-sick and weary of his fruitless endeavours to obtain employment in England, he had already thought as to whether there might not be greater opportunities for him abroad, when suddenly it flashed across him that, for men of his trade, there was plenty of occupation just now on the banks of the Potomac. The great struggle between the North and South was at its height, and he had heard of more than one English officer who had obtained employment in either army. With the Northern armies especially might an English soldier, who came out properly accredited from officers high in the service at home, be tolerably sure of a pair of epaulettes.

Fred Chichester hurried over to London, made a will, bequeathing all he had left to his little daughter, put a hundred pounds in his pocket,

and sailed for New York, bearing with him letters of introduction and recommendation from several of the military chiefs under whom he had served. He speedily obtained a commission, distinguished himself upon more than one occasion, and finally fell, some eighteen months afterwards, upon the bloody field of Gettysburg. His faithful henchman had begged so hard to accompany him that, conscious though he was of the utter incongruity of such a soldier of fortune as himself being accompanied by his servant, Chichester had not the heart to refuse him. The North were not very particular about what they enlisted as food for powder in those days, and as the wiry old man did not look within some seven or eight years of his real age, made no difficulty whatever about enrolling him in the same troop as his master. He was by Chichester's side when he fell, and passed scathless through that field of carnage himself, only to shed bitter,

blinding tears as he laid "the master" in the grave.

It was he broke the news to Miss Caterham in a blurred, blundering letter, made, in spite of its queer, homely expressions, pathetic by the genuine lamentations with which it was interspersed. Writing was a matter of great labour to Terence Finnigan, and after that epistle they heard no more of him for something like eighteen months, when he presented himself at the cottage, and explained that his detention in America had been to some extent unavoidable, his master's death not freeing him from his military engagements. In short, Mr. Finnigan had to serve to the end of the war, desertion being an offence checked with such stern promptitude in the Federal armies as to constitute a risk too unpleasant to be hazarded. Since that he had led a very nomadic existence. The old man was an excellent servant, and, thanks to his military experiences, a very Jack-of-all-

trades. A wonderfully hale old man, who could always pick up a living anywhere ; but, thanks partly to his vagrant habits, and partly to his irresistible propensity for an occasional drunken bout, he never held any situation for long. Still, in the course of the year he never failed to present himself at the cottage, and Miss Caterham always took care upon such occasions he should further present himself to the officials of the "Great Tontine," and be properly identified as still alive.

Whether old Mr. Chichester was much shocked at the intelligence of his son's death Miss Caterham never knew. She had thought it her duty to inform him of the circumstance, and received a formal letter of acknowledgment in reply, which contained no expression of feeling on the subject, nor the slightest enquiry regarding his grand-daughter. Aunt Julia thought it was possible that the second Mrs.

Chichester might have something to say to this. It was rumoured that in this case, as has happened often before, May could turn January round her little finger; and it was possible, in the interest of her own children, Mrs. Chichester was not desirous of any acknowledgment of Mary. Be that as it may, old Mr. Chichester died without sign that he remembered the existence of his son's child.

And now the girl's flower-snipping is interrupted by a voice exclaiming, "Breakfast, Mary; come in, child, and pour out the tea," and Miss Caterham appears at the French window.

When you are verging on fifty, another twenty years do not pass over your head without leaving their marks behind them. The tall, lithe figure we saw at Avranches is bowed and shrunken now. The brightness of the eyes is dimmed, and the grey-shot dark hair of those days is now almost white. Still she enjoys

fair health, and laughingly says that Mary takes such good care of her there is no knowing what age she may attain.

"Coming, Auntie," replied the girl as she moved quickly towards the window; "only see what a lovely posy I have managed to gather for you this morning, and the beds, I assure you, bear no trace of having been despoiled."

"Thank you, child," replied Miss Caterham as she took her seat at the breakfast-table.

"The roses are as sweet as those of your cheeks, my dear."

"Oh, Auntie, if I wasn't pouring out the tea I would jump up and make you *such* a curtsy. Who wouldn't get up early to be rewarded with so pretty a speech."

"By the way, Mary, I have had a letter from Mr. Carbuckle this morning."

"And what does he say? Has he obtained

any tidings of poor Terence? You told me he had promised you once more to set enquiries on foot, and endeavour, if possible, to discover him."

"No, so far he has been unsuccessful; but I will read you his letter."

"DEAR MISS CATERHAM,

"No news as yet of Terence Finnigan; but, at such an early stage of the proceedings, it was very unlikely there would be. We can hardly expect to find him, as he has been missing so long, without considerable trouble, and I honestly own that I think it is probable that our former search for him failed from not being so thorough as it ought to have been. The truth is, that my practice is so large that I really have not time to bestow the attention upon it that should be given. I have therefore deputed to a young friend of mine who has just joined

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the noble profession the care of it. His poor father did me many a good turn in my early days, and I trust, as opportunity offers, to do the same for him. In the mean while, like most of the "just called," he has a good deal of time on his hands. I told him all about the case the other day, and (here Miss Caterham stammered, hesitated, and apparently passed over a line or two)—and—and he seemed intensely interested. I proposed to him to undertake the management of the hunt. He jumped enthusiastically at the idea, and, as he is a clever young fellow, with plenty of leisure, I feel sure that he will conduct it better than I should under the circumstances. My brains and opinion are of course at his service whenever he requires them. He has cross-examined me as to details in a very promising manner, but is anxious to put you and Miss Mary also in the box; so I have given him your address, and you may expect him to honour

you with a visit shortly. With love to Miss Chichester,

“ Believe me,

“ Yours most sincerely,

“ HENRY CARBUCKLE.”

“ It is very singular,” said Miss Caterham, as she laid aside her spectacles, “ but Mr. Carbuickle has quite forgotten to mention his young friend’s name. Well, whoever he is, it is extremely kind of him to undertake this business for us.”

“ Yes,” replied Miss Chichester, “ and we shall of course know all about his name when he calls, but I am afraid we shall never see poor Terence again. He was a very old man, for one thing, and then he never would have been so long without coming to see ‘ Miss Mary.’ As you know, Auntie, all that passionate devotion he had for my poor father he transferred at his death to me. Of course he

has known me from my cradle, and, as he always reminded me, has carried me in his arms scores of times. I feel sure he would have come to see me if still alive."

"Too true," rejoined Miss Caterham, relapsing into a brown study.

Mary Chichester's remark recalled to Miss Caterham's mind that she herself was advanced in age, and that the time, in all human probability, was not far distant when she would have to bid her grand-niece good-bye, and leave her to face the world by herself. Miss Caterham's income would die with her, but Mary would find herself in possession of a slender income all the same. There was not only the couple of thousand pounds or so that her father had left her, but every shilling of the dividends accruing from the "Great Tontine" had been most punctiliously funded in her name, and, as we know, in these latter years those dividends had been considerable.

Miss Caterham sighed ruefully when she reflected that the very big returns of the last two years had not been added to her hoard. However, she could take comfort in the recollection that she had done her duty honestly by Mary ; she had brought her up, and at her death would leave her by no means unprovided for.

Miss Caterham knew, not only from her dividends, but officially, that her nominee, if alive, was one of the last three lives left in the lottery, the lapse of every life being duly communicated to every subscriber by the Directors from the commencement. Indeed, she might, had she wished it, have ascertained the names of her two remaining antagonists for the grand prize. A list of the subscribers was kept in the Directors' room at the grand opera, and it was open to any individual subscriber to see that list, corrected up to the end of the preceding year, on certain fixed

days; but the names of the subscribers' nominees was a secret known only to the Directors. Mr. Hemmingby, for instance, finding himself one of the last in, had taken the trouble to find out the names of his opponents, and had also, through his intimacy with Mr. Salisbury, ascertained that Miss Caterham's nominee was missing; that the Directors had therefore refused to pay her dividends, and held them in abeyance until such time as proof positive was arrived at of the said nominee being either alive or dead.

Some two or three hours have elapsed, and Miss Caterham is busy at the writing-table in the drawing-room, while Mary Chichester is hard at work amongst her flowers in the garden, when the neat parlour-maid enters the room, and, presenting a card to her mistress, says, "The gentleman wishes to know if you will see him."

Miss Caterham glances out-of-doors for a

moment, ascertains that her niece is absorbed in her gardening, then quietly shuts the window, and says, "Show the gentleman in, Eliza."

A few moments, and Eliza ushered into the room a man somewhat below medium height, with rather close-cropped sandy hair, light, quick, restless eyes, the colour of which it would be hard to determine. He advanced quietly, and with a low bow, said, "Miss Caterham, I presume."

Returning his salute, Miss Caterham first acknowledged her identity and then, glancing at the card in her hand, observed, "Mr. Robert Pegram. You come of course from Mr. Carbuckle. It is really very kind of you to have undertaken so troublesome a business for me."

Mr. Pegram contented himself with another low bow.

"Pray be seated, Mr. Pegram," continued

the old lady. "I am afraid you will find the discovery of this man a very wearisome piece of work." "Hum!" thought Miss Caterham, "I suppose he is a very nice young fellow, because Mr. Carbuckle says so, but I cannot say I think his appearance prepossessing."

"The discovery of missing people is usually a little troublesome, but, as a rule, it's a mere matter of time and money."

"I am prepared to spend *some* money," rejoined Miss Caterham; "but you must bear clearly in mind that I am not a rich woman, and can only spend money in moderation."

"You may thoroughly rely upon my discretion in that respect, Miss Caterham. I will be very careful not to run you into any exorbitant expense," and a close observer might have discerned a twinkle in Mr. Pegram's eye, and a very slight twitch about his lips, which he evidently laboured hard to suppress. It was, however, but

momentary, and Miss Caterham did not notice it.

"You are aware that we have already had one unsuccessful search for Mr. Terence Finnigan."

"I am, now you mention it," thought Mr. Pegram; "but I was not in the least aware of it before." He, however, contented himself by bowing assent.

"Yes; we started from Hampstead, where he told us he was living the last time we saw him. He had been a sort of odd man about one of the inns there, but he had disappeared months before, and they knew nothing whatever of him."

"An Irishman, by his name," observed Mr. Pegram, quietly. "He will probably return to his own country. I presume you know where he was born?"

"Oh, yes; he comes from Mallow in the county of Cork, and of course that was one

of the first places in which we sought for him; but we could find no trace whatever of him in those parts. You are aware, Mr. Pegram, how large the interest is I have in his discovery."

"Alive," rejoined Mr. Pegram, sentimentously.

"Well, certainly," replied Miss Caterham with a smile, "both for his own sake and mine I should much prefer finding him in the flesh. I can hardly expect you to take as much interest in his discovery as I do."

"Quite as much in finding him dead," muttered Mr. Pegram to himself, "if you only knew it;" but once more he contented himself with bowing assent.

"Still, you have promised to interest yourself on my behalf, have you not?"

"I can assure you, Miss Caterham, I shall be quite as deeply interested in this enquiry as yourself. It is one of the most exciting

cases I have ever heard of for all concerned."

"Mr. Carbuckle has no doubt put you in possession of all requisite particulars connected with the case ; but still——"

"Excuse me, Miss Caterham," interrupted Mr. Pegram, "but I should like to gather all the details of this affair from your own lips. Let us put Mr. Carbuckle on one side, and suppose that you just now give me instructions to find this man, Terence Finnigan, for you. Now, will you kindly answer the questions I am about to put to you?" and Mr. Robert Pegram proceeded to cross-question his hostess in a manner that did much credit to his professional skill.

"Thank you," he exclaimed at last. "I thoroughly understand now all that is necessary for me to know. I need take up no more of your time, but when I obtain any intelligence I shall of course communicate

with you again ;” and so saying, Mr. Pegram bowed low and took his departure.

Mr. Pegram walked away in a state of considerable elation about the information he had acquired. “The governor was quite right,” he muttered, “in thinking that if I called upon Miss Caterham I should get at all the facts about this mysterious missing life. That Miss Caterham’s nominee could not be proved, either alive or dead, he got out of Hemmingby the last time he came down to Llanbarlym, and he guessed rightly, that the chances were an elderly maiden lady had never been at the pains to ascertain what the names of her rival competitors were. I wonder what she takes me for. That she supposed me to come from Mr. Carbuckle, the eminent Queen’s Counsel, was of course evident ; but whether she thought I was friend, barrister, solicitor, or detective I am blessed if I know. There is one thing certain—it is

quite as much our interest to find this Terence Finnigan as it is hers. Nothing would gratify me more than to find him neatly tucked in, with a legibly-cut tombstone recording the date of his departure from this world. If, on the other hand, we find him alive, we should naturally keep that disagreeable fact to ourselves. Caterham and Co.'s business is to prove Terence Finnigan alive; Pegram and Co.'s business is to prove him dead. I flatter myself, Pegram and Co. are not likely to fall into the mistake of proving their case for the opposite side.

"Who was your visitor, Auntie?" exclaimed Miss Chichester as she entered the drawing-room. "I saw a little man pass down the gravel walk just as I was gathering up my things to come in."

"That was Mr. Carbuckle's young man," replied Miss Caterham. "He's not of distinguished appearance, but I fancy he is clever.

The questions he asked about poor Terence struck me as shrewd, and to the point. He knows now all we can tell him."

"I rather wonder you did not send for me," remarked Mary Chichester; "not, I will own, that I could tell him anything more than you could, but I should like to have heard what view he took of Terence's disappearance."

"He showed himself a sensible man by declining to offer any opinion or conjecture, but simply said, that when he had anything to tell he would let us know."

Miss Caterham had never told her niece anything about her connection with the "Great Tontine," and Mary Chichester had never heard of the big lottery in her life.

CHAPTER IV.

“OH! MY LOVE IS A SAILOR-BOY.”

“I SHALL be glad to see Jack Phillimore,” said Mrs. Lyme Wregis, as she and her grand-daughter sat in the drawing-room in Victoria Road, awaiting the advent of that young sailor. “It is a good thing for him, of course, to have got a ship, although I suppose that means bidding him good-bye for a very long while. Some people at my time of life would say for ever; but I mean to live till he comes back, Trixie, for certain sagacious reasons of my own.”

The speaker was a slight, wiry old lady, with snow-white hair, and dark, bead-like

eyes, that at all events betokened no infirmity of vision; and, in good truth, Mrs. Lyme Wregis was little wont to overlook anything that came within their ken. Although she had entered her eighty-second year, no stranger would have put her down within at least a dozen years of that age. She was so quick and energetic in her manner, took such keen interest in all that was going on around her, that one would have been more likely to remark upon how lightly she carried her seventy summers. She was an old woman, no doubt, but so singularly free from the infirmities of her time of life that people rarely recognized how old.

“Yes,” replied Beatrice, “that is the worst of it. It is of course very nice that he should get a ship, because I know he wants one. That people I like should get what they want is all very fit and proper; but, I must say, I don’t like losing Jack for so long.”

"Pooh, child! Jack has got his way to make in the world, and that is not to be done by dangling about your apron-strings. You can't expect to have him always to tease and bully."

"I don't think Jack minds being bullied and teased by me, grandmamma," replied the girl with a saucy toss of her head.

"Not much, perhaps; these sailors are always given to philandering. He will probably bring home a wife from the other side of the world."

"Jack will never marry," replied the girl quickly.

"Ah, well, my dear," said the old lady demurely, "no doubt you know best; but if he *has* taken vows of celibacy, I can only say I am very sorry for *you*."

"You are a wicked old woman," cried the girl, as her cheeks flushed, and she threw her arms round her grandmother's neck and kissed

her. "How dare you entrap me like that? But, joking apart, three years, you know, is a terrible long time to say good-bye to anybody one likes."

"Not at your time of life, child; and I tell you, Beatrice, that I think your cousin Jack's appointment is a very good thing for many reasons. It advances him in his profession, and it will give you both time to know your own minds. You are very young yet, and have not seen much of the world. You might fall into the mistake of believing a girlish fancy to be a serious love-dream. No, don't interrupt me. Although there is no formal engagement between you and Jack, yet you know perfectly well that you both regard matters between you pretty much in that light. Now, don't think, my dear, that I wish to oppose such a thing; but Jack must of course sail for this voyage, and I think it much better there should be no formal engage-

ment until his return. Then you can do as you like, even go the extreme length of getting married, with nothing but love and good wishes on your old grandmother's part.”

“It will be very hard to send Jack away without a little bit of comfort, should he ask for it,” replied Beatrice softly, as she kissed the old lady. “But you are the only mother I have ever known, and I don't think I could disobey you in this matter.”

Although she did not wish to see Beatrice hampered with a long engagement, yet this marriage was a very favourite idea with Mrs. Lyme Wregis. That Lord Lakington would marry again now seemed improbable. That he had not done so, in the eighteen years that had elapsed since the death of his wife, surprised nobody more than his mother-in-law. Left an impoverished widower before he was thirty, that the Viscount should again seek to barter his coronet for a wealthy bride

seemed to the world only in the common order of things. Whether he was so persistently out of luck that he failed to come across an eligible *parti*, or whether his brief experience of matrimony did not encourage him to repeat the experiment, one can't say. Mrs. Lyme Wregis clung to the belief that it was his affection for his daughter—and, in his indolent, selfish way, the Viscount was very fond of Beatrice—which had prevented his taking unto himself a second bride. But some of his friends who knew him best deemed it was a mixture of pride and indolence which had restrained him from seeking to repair his shattered fortunes in that wise, the fact being, that, some years after the great crash of his father-in-law, Lakington had altogether eschewed society. He was seen at Clubs, and his usual haunts of that description ; but balls, garden parties, and such assemblages of the London world knew him no more.

But now the door opened, and Mr. Phillimore made his appearance—a good-looking young fellow enough, with fair hair, bold blue eyes, and a blonde moustache. He shook hands cordially with the ladies; and his greetings made, in obedience to the announcement that dinner was ready, handed Mrs. Lyme Wregis with gay courtesy to the dining-room.

“And so, Jack, you are very pleased with your appointment,” observed Mrs. Lyme Wregis. “I suppose it really is a nice thing for you.”

“Great bit of luck,” he replied. “I am going out, you see, as the Admiral’s Flag-Lieutenant. Now, of course, unless I am such a fool as not to get on with him, that means I shall be always pretty well taken care of when there is anything going.”

“He does not express himself very clearly, Grandmamma, but we quite understand, do we not? That means he expects to be pitchforked into the first good berth going, to

the prejudice of older and more deserving officers. Still, though the service is going,—well where the service always is going,—we must congratulate you personally.”

“You are a little premature, Trixie,” replied her cousin, laughing. “There is no war going on, and a quiet little job such as you hint at is not quite so easy to manage in these days. It is well to have the chiefs of your service at your back, but you might wait until interest has done me a good turn before you chaff me about it.”

“Oh, nonsense,” replied Mrs. Lyme Wregis, “you need not think that these days are more immaculate than those that are gone. The plums of the pudding go quite as much by favour as they did long ago. The only thing is, you must not be palpably unfit for the post, in consequence of the multiplication of newspapers. Journalists are always hungry for something to write about, and delight in a

flagrant case of the round peg being adapted to the square hole ; and even if we at last become a Republic, as all that Radical rubbish hope we shall, you will find the brave old trade of jobbery go merrily on. Bah!” concluded the old lady contemptuously, “ your blatant democrat, or your horny son of toil, is quite as ravenous for a snug sinecure as any one else.”

“ And so you are to be away three years, Jack,” remarked Beatrice.

“ Yes ; but it is to be spent at a first-rate station. There is the opera, balls, and all sorts of gaiety when we are at Malta ; then one is certain to get a peep at Naples, the Ionian Islands, and all that sort of thing ; a fortnight’s leave to have a turn at the cock in Albania ; or even perhaps have a shy at a wild boar. I have often known men regret that their time there was up.”

“ And you would have no regrets about

leaving England for so long?" enquired Beatrice, in somewhat more serious tones than she had as yet spoken.

"Well, of course," replied her cousin, "I should be sorry not to see any of you for so long a time; but then, you know, when a man turns sailor he of course expects all that sort of thing. One might have been condemned to a brig upon "the Coast." Besides, I shall never be more than a few days distant from you, and can always make a dash home if any event of importance is about to take place in the family."

"Such as my marriage, you know," replied Beatrice demurely.

"Yes, you may be quite sure I shall be there whenever that takes place," said Jack Phillimore, "even if I am tried for desertion afterwards."

"Oh, but you might not be asked, you know. I have such a thing as patriotism

about me, and should never think of allowing my private affairs to interfere with the upholding of the 'meteor flag of England, which shall yet terrific burn,' et cetera."

"Ah, well, Trixie; you know that I should be very unhappy if I thought your wedding could take place without my being present."

"Give me a glass of wine, Jack Phillimore," interposed Mrs. Lyme Wregis, "and don't put nonsense into the child's head. She is only just out of the school-room, and thinks of course that marriage means nothing more than orange flowers, a veil, and white satin."

"How dare you say such things, Grand-mamma? Why, you know that I am a grown-up young lady, and was eighteen last birthday, and have done with masters and all that sort of thing for months and months."

"Well, now," said the old lady, laughing at Beatrice's indignant protest, "I shall leave

you young people to have your talk out by yourselves while I take my usual nap before tea."

"Then you have to leave almost at once, Jack," said the girl in low tones, while her cousin closed the door behind Mrs. Lyme Wregis.

"I leave Waterloo by the mail train to-morrow night," he replied; "and this is the last time that I shall see you, Trixie, till I don't know when. I have got so much to do to-morrow that it will be quite impossible for me to get out here; but I have counted on this evening. I have something to say to you before I leave England, something indeed that I could not leave England without saying. Cannot you guess what it is, Beatrice?"

The girl's lips syllabled a scarcely audible "No," to which the blood that mantled her cheeks gave flat contradiction.

"Yes, I think you can, darling," he con-

tinued. "If I have never told you in actual words that I love you, it is because I have told you so in so many other ways that it was needless. I have loved you for years. I loved you as a child, loved you as a school-girl, and now that you are a woman grown, I want you to tell me that you can love me in return. Can you not tell me that, darling? Can you not promise that, when I come back at the end of three years, you will be my wife?"

He took her two hands in his as he spoke, and bent his head to hear her answer, and it may be with some intention of sealing the compact with a kiss, should her reply be what he hoped for.

"No, Jack," she replied softly, "I cannot do that."

"Have I been mistaken, Beatrice?" he exclaimed sadly, as he released her hands. "Surely I cannot have been dolt, idiot enough

to mistake mere cousinly love, the warm-hearted, affectionate love that a girl might innocently feel for a cousin she had known intimately from her childhood, for the more passionate love I hoped I had won. I shall carry a heavy heart away with me if this is so. Remember, Trixie, I am speaking to you now as men speak when their life's happiness rests upon a woman's answer. I ask you once more, can you not give me such love as I would fain have? can you not regard me, no longer as a cousin, but as your betrothed husband."

"You must not ask that question, Jack."

"I cannot see that," he rejoined in resolute tones. "The minute I got my appointment I made up my mind to ask you that question before anything, and surely a man deserves a courteous reply, if it be to say him 'nay.' You may tell me, Beatrice, that I have already had it, and that it is unfair to press you

further; but my whole life is at stake. I have looked forward for the last three years to the time when I should say this to you; and forgive me if I am loth to believe that it has been all a delusion on my part. I have even actually hugged to my heart the flattering belief that you cared for me to some extent in the way I hoped for. I utter no reproach. I am not the first fool that vanity has led astray about a woman's regard. I will trouble you no more, and only ask you to forgive me for thinking that you loved me well enough to be my wife. Good-bye, and God bless you.” And Jack Phillimore hastily pressed her hand, and then made for the door.

His steps were arrested ere his fingers had clasped the handle by a faint “But, Jack.”

“But what?” he asked, as he turned again towards her.

"But I do love you," she replied, with flushed cheeks.

"Well enough to be my wife, darling?" he whispered, as he stole his arm round her waist.

"Yes; and I was just about to tell you so, only you were so dreadfully impetuous. And, Jack," she continued, as she yielded to his embrace, "when you began to tell me how you loved me it was so delightful that I could not interrupt you. I suppose I ought to have melted before," she said half-shyly, half-saucily; "but cannot you understand a girl being so proud of having won such a love that she could not bear to break in upon her lover's pleadings?"

"But, Beatrice, dearest, what made you so cruel to me at first? Why did you tell me you could not love me?"

"Oh, Jack, I did not. You asked me to promise to be your wife, and I told you I



could not. Now that you have told me that you love me I can tell you all. Grandmamma, you see, is a very clever old woman. There is nothing goes on under her eyes but what she knows rather more about than the people concerned. I am ashamed to say that she discovered my secret. Horrible to confess, she had none of those doubts which so disturbed you. She seemed also to divine that you would ask this question before you left England, and she made me promise that I would not pledge myself to be your wife.”

“Well,” cried Jack, “this is unaccountable. I declare I thought I was rather a favourite with Mrs. Lyme Wregis, and never dreamt that she would have opposed me in this manner.”

“You are mistaken again,” said Beatrice. “You have no stauncher friend than grandmamma ; but she has a great objection to long engagements, and, as you know, she has stood in the light of a mother to me ; so you see I

was bound to promise what she wanted. And then again, you know, if I had refused to promise, and had not been asked, it would have been so very awkward, and made—”

But here Beatrice's speech was prematurely cut short, and her lips paid tribute for her sauciness.

“And now, Jack,” said the young lady, when she was at length released, “I really must go up-stairs and look after tea. If grandmamma has not by good luck taken a considerably longer doze than usual, she must be rather wondering what has become of us. Remember, though she very properly declined to allow her grand-daughter to recklessly plight her faith to a sailor whose ship had the ‘blue Peter’ at the fore (that is nautically put, I flatter myself), still, if perchance the said sailor should be in the same mind three years hence, she laid no—”

And once again Beatrice's speech was

interrupted, as will happen to lovers in confidential intercourse.

Mrs. Lyme Wregis had not only finished her doze, but was preternaturally wide awake, as the young couple entered the drawing-room. She eyed her niece keenly, and then exclaimed,

"Get me my tea, child; it has been drawing so long that it is doubtless as strong as the protestations Jack Phillimore has been making you down-stairs. What has he promised to bring you home from foreign parts," continued the old lady laughing.

"Shall I tell you, Mrs. Lyme-Regis?" interrupted the young man eagerly.

"Yes; what is it to be this time?—cockatoos, humming-birds, Maltese filagree work, or what?"

"Something much more simple," replied Jack; "only a wedding-ring."

"And, Beatrice," interposed the old lady

quickly, "you have not promised to wear it, have you?"

"No, grandmamma, dear," replied the girl ;
"but I have not vowed to say 'No' should
he offer to put it on for me."

"Ah," replied the old lady, with a nod of
satisfaction. "Mind you put plenty of cream
in my tea, Beatrice."

CHAPTER V.

MISS CATERHAM HAS ANOTHER VISITOR.

“THERE !” exclaimed Mary Chichester, as she sprang to her feet, after a half-hour passed by the side of a bed of scarlet geraniums bordered with “golden chain,” “I have snipped and snipped until I don’t think I have left a bud in that border to break forth and destroy the harmony of our arrangements. I think I have done enough for this morning, and will go in and see what Auntie is about,” and as she slipped off her gardening-gloves, and concluded her soliloquy, she became conscious that a well-favoured, gentlemanly-

looking man at the gate was watching her proceedings with apparent interest.

Finding himself discovered, the stranger raised his hat, and, opening the gate, came forward with a bow, and said :

“This is Miss Caterham’s, I believe ; and you, I presume, are Miss Chichester.”

“Certainly,” replied the girl, “my aunt, Miss Caterham, lives here, and I am Mary Chichester ; but you must excuse my saying that I cannot recollect that we have ever met before. Perhaps you wish to see my aunt on business ?”

“Exactly,” replied the stranger ; on “*her* business, which I am about to make mine, I trust to Miss Caterham’s benefit. You are quite right, neither you nor your aunt ever saw me before, Miss Chichester ; but I have the authority of a very old friend of yours to excuse my intrusion—Mr. Carbuckle.”

“Mr. Carbuckle !” exclaimed Mary. “Yes,

he is a very old friend. You had better come in and see my aunt."

It is very odd, thought the girl, that Mr. Carbuckle should send us another young man so quickly. Surely he cannot have come upon the same business as the other.

"You are very fond of your garden, Miss Chichester," remarked the stranger, as he followed the young lady towards the cottage.

"Very. This time of year I spend a great deal of time in it. I am passionately fond of flowers, and we live a very quiet, retired life. Very hum-drum," she continued, laughing, "I suppose most girls would call it, but I have known no other, and do not find it so. Auntie, you see, is not strong, nor equal to going out much. However, we shall no doubt find her in here, and then— Well! I think I must leave you to present yourself," and so saying, she opened the drawing-room door, and, advancing towards Miss Caterham, said

briefly, "This gentleman wishes to you see on business."

The stranger bowed as he said, "My name is Ringwood; you have doubtless received a note from Mr. Carbuckle, introducing me, and saying how glad I should be if I could be of any assistance to you."

"Any friend of Mr. Carbuckle we shall always be delighted to see; but I certainly have received no note from him mentioning your name to me. Perhaps it miscarried; but I really don't know, Mr. Ringwood, that I require assistance about anything."

"It is very odd," replied Mr. Ringwood, "that Carbuckle should have neglected to write; but as it is so, I must ask you to take my own account of things. Carbuckle is, as you know, a very busy man, with more work to do than he knows how rightly to get through,—what I hope to be myself in days to come,—but young barristers at starting

have always to complain that they have got no work to do. Carbuckle is a very old friend of my family, and he happened to tell me the other evening about the disappearance of Terence Finnigan. He told me *all* the facts, Miss Caterham," and here Mr. Ringwood threw a significant glance at Mary Chichester, which did not escape that young lady's notice. "I ventured to doubt whether the search for Finnigan had been so thorough as it should have been, and he owned that perhaps it had not, adding that he could not possibly spare the time to supervise it himself. I was so interested in the whole story that I volunteered, if you would accord permission, to superintend a second search myself; and Carbuckle can vouch, Miss Caterham, that I, alas! have only too much spare time," concluded the young man laughing.

But Mr. Ringwood's laughter was of very short duration. Instead of thanking him for

his volunteered assistance, or welcoming him as he had imagined a friend of Mr. Carbuckle's might expect, Miss Caterham and her niece gazed at him with evident dismay and uncertainty. At length the elder lady seemed to recover her speech.

"I must trouble you to go away, sir. I don't know how you became mixed up in affairs of mine, or where you gained your knowledge; but I shall certainly require no assistance from you. Ring the bell, Mary, please."

"Pray don't make yourself uneasy," observed Mr. Ringwood rising, "I will leave the house without further delay. I can see that you are labouring under some misapprehension about me. It was very careless of Carbuckle not to write, and it has placed me in a most unpleasant position. I beg to apologize for my intrusion, and will take care that you receive from Carbuckle testimony of the extenuating

circumstances regarding it ;” and, bowing low, Mr. Ringwood was about to retire, when the clear tones of Miss Chichester arrested his intention.

“One moment, Mr. Ringwood ; one moment, Auntie dear,” exclaimed the girl. “Don’t you think it is but justice to tell Mr. Ringwood what he appears in our eyes. It is difficult to conceive what object any one can have in imposing upon us in this matter, and it certainly seems unlikely that Mr. Carbuckle would have, almost simultaneously, sent two gentlemen to enquire into this business for us ; but it might be so.”

Miss Chichester, remember, knew nothing about the “Great Tontine” ; consequently, whether Terence Finnigan was alive or dead was a thing that she conceived would probably interest nobody but herself and her aunt. That they should take an interest in what had become of their old servitor—one, too, who had

laid her father in the grave—was natural ; but of what importance could it be to any one else what had become of this battered, somewhat drunken waif? But with Miss Caterham it was different. She knew that the “Great Tontine” was coming to a close. If she was not so accurately up in all the details concerning it as Mr. Pegram she yet knew enough to be aware that Terence Finnigan’s death must be a matter of quite as much importance to two other people as his life was to herself. A vague feeling that foul play was intended him, if by chance he had not already met with it, shot through her mind ; and she shivered at the thought that the courteous, gentlemanly man now addressing her might be anxious in the extreme to find Terence Finnigan, for the sole purpose of putting an end to him.

“Two gentlemen!” exclaimed Mr. Ringwood. “Do I understand you, Miss Chichester, that some one, claiming to have been sent by Mr.

Carbuckle, has called here to enquire about every detail you can remember concerning Terence Finnigan?"

"Certainly. A gentleman called upon my aunt two days ago, professing to be exactly what you represent yourself to be now, a friend of Mr. Carbuckle's, come to make these very enquiries. My aunt answered all his questions, and he promised we should hear again from him shortly."

"This is interesting," said Mr. Ringwood quickly. "Of course, Miss Caterham, you look upon me as an impostor. I cannot blame you. There undoubtedly is an impostor in the field, and I can most thoroughly understand his object in the imposition."

Mr. Ringwood addressed this speech markedly to Miss Caterham. He thought she would understand it, whilst Mary would not. Mr. Carbuckle had instructed him that Miss Chichester knew nothing about the "Great

Tontine," and that Miss Caterham specially desired that she should not. But the young lady was a shrewd observer, and noted as curious that Mr. Ringwood should at once own that he could see an object in such an imposition.

"I did not see the other one to speak to," exclaimed Miss Chichester; "but I begin to think, Auntie, we are doing Mr. Ringwood an injustice."

"I do not know what to think," replied Miss Caterham nervously. "Mr. Pegram said just the same thing. Mr. Carbuckle would never send two gentlemen about this affair without letting one know. If he had only mentioned the name there could be no doubt about which is the impostor, and even Mr. Ringwood admits that there is one. I don't know what to do; but I think Mr. Ringwood had better go away."

That Miss Caterham was strangely agitated

was apparent to both her auditors—agitated to an extent that seemed unaccountable to both her niece and the young barrister. Stricken in years, living a secluded life, and suffering from very feeble action of the heart, the poor lady's nerves were easily upset. The terrible thought had flashed across her that the large stake so nearly within her grasp might lead one or other of her antagonists to desperate measures for the repression of a life so inimical to their interests as that of Terence Finnigan. She pictured herself already involved in schemes that might lead to a great criminal trial, and the termination of the "Great Tontine" resulting in one of the famous murder cases of the age. Her terror that she should be involuntarily mixed up in any such tragedy, or that her use of Finnigan's name should bring destruction upon him, increased to such a degree that Mary crossed the room swiftly to her side and exclaimed "What is the matter,

Aunt ? you look almost as if you were going to faint."

"I don't feel well. I don't know what is the matter with me," faltered Miss Caterham, with a nervous twitching about the mouth. "Take me up-stairs, child. You will excuse me, sir."

Although puzzled at the cause, Mary Chichester was not altogether surprised at her aunt's agitation ; she knew what a very nervous person Miss Caterham was, and how easily she was frightened. As she led her aunt from the room the barrister opened the door for them, and in passing him the girl said, "Wait a little, please, Mr. Ringwood. I should like to see you again before you go."

Left to himself the barrister did what most men similarly situated would have done in his place. He wandered aimlessly about the room, musing over the past conversation. His brain was of course busy as to what was

to be made of the fact that some one else was interested in the discovery of Terence Finnigan. "Pegram," he muttered; "a somewhat singular name. I am glad Miss Chichester told me to wait, as it is essential that I should get that name right. It conveys nothing to me, but it very likely would to Carbuckle. Pegram!" and here his eye fell on a card-basket. He turned two or three of the top ones carelessly over, and then suddenly exclaimed, "Ah! here it is; Mr. Robert Pegram. I *have* got the name right then; and now, what the deuce can Pegram want with Terence Finnigan? Of course his interest in him must be in connection with the 'Great Tontine.' Pegram is either one of the last shareholders, or acting for one, and upon what manner of man Pegram or his principal may be, turns the use they will make of Finnigan's discovery.—They may be merely interested in proving that Finnigan is dead, or, in the event of being

first-class scoundrels, entertain a strong disposition to make him so. The stake is so large that it offers a terrible temptation ; and, upon my word, when we read daily for what pitiful plunder murder is committed, I really should not be surprised, if they find Finnigan before we do, that we shall find him too late. The death of a friendless old man of that age could be compassed so easily, and would be so little likely to attract observation or enquiry. Here his reflections were interrupted by the opening of the door, and Mary once more entered the room.

“I have to thank you,” said Ringwood, “for your belief in me when appearances most decidedly looked against me, and also for giving me this further interview, as there are one or two questions that I wish to put to you.”

“It will be question for question, for I also am curious upon one or two points that I

suspect you can clear up for me; but you shall begin."

"Well, then, first: how do you imagine this Mr. Pegram got at the fact that a friend of Carbuckle's was to call upon your aunt relative to this affair. You see, this is a fact known, I presume, only to Carbuckle, myself, and Miss Caterham."

"Ah, that I own I can't tell you. You see I was not present at the interview, and only saw the gentleman as he was leaving the house."

"And this name of 'Pegram,' I presume, is quite unknown to either yourself or Miss Caterham."

"Quite; we never heard of him before. Have you any further questions to put?"

"No; there are several questions I should like to ask you about Terence Finnigan, but I do not think I am entitled to do so until you have heard from Mr. Carbuckle that I am his *bonâ fide* representative."


"Very well, then. Now, Mr. Ringwood, it is my turn. First, what made you say so markedly to my aunt that you knew *all* the facts in connection with Terence Finigan?"

"Simply that I understood Carbuckle had placed me in possession of the entire story," replied the barrister jesuitically.

"I certainly thought that you meant more than that," said the young lady; "and now explain to me, please, the reason of the imposition. You said you could understand it, you know."

"That, Miss Chichester, is exactly what I cannot do. My lips are sealed professionally. We lawyers are acquainted with a good deal that we are not at liberty to blurt out."

"I understood it was to be question for question, sir, and I really cannot understand why we are not to be acquainted with the



reason of an imposture that has been perpetrated upon us, which surely concerns no one so much as ourselves."


"I can only regret that my tongue is tied. I would tell you willingly if I might; but I must obey orders."

Miss Chichester bit her lip. She was somewhat of a queen in her own very limited circle, and little accustomed to have her wishes or requests disregarded. What could it concern any one else to discover what had become of Terence Finnigan? The sole object of the imposition, as it suggested itself to her mind, was that the impostor might have hoped to obtain some small sum of money from her aunt, either as a reward for fictitious information, or for the purpose of prosecuting sham enquiry. It was absurd to make a mystery of this, and she came to the hasty conclusion that Mr. Ringwood's refusal to answer that question was nothing more than the pomposity

of a young man somewhat inflated with the dignity of his profession.

"Of course, if you decline to tell me there is no more to be said about it," she observed at length; "but if you intend to persist in such reticence, you must excuse my remarking that I do not think your professional assistance will be of much use to us. We are only poor women," she continued with a smile, "and, as such, cannot bear not to know what is going on. We like even to be told that there is nothing to tell."

"I assure you, Miss Chichester," he replied earnestly, "that I can see no reason why the cause of this imposition should not be made known to you, but I am pledged to be silent about it. If I get permission to conduct this search for you, I trust to be allowed to inform you of all particulars concerning it, although," he continued with a smile, "I am afraid there will be a good deal, in the first instance, of



reporting that I have nothing to tell ; but now I will bid you good-bye. When I next call, Mr. Carbuckle will justify your belief in me."

"I like that girl," muttered Ringwood to himself as he made his way down the walk. "She has nice eyes and a superb figure, and of course she tickled my vanity by that delicate compliment of deciding that I was not the impostor. It is something to be written down a gentleman on the strength of one's personal appearance. I am afraid she must have thought me a bit of an ass making mountains of molehills. It must, of course, appear silly affectation to her my refusing to tell her the cause of that imposition. It is very curious that Miss Caterham should never have told her niece the story of the 'Great Tontine.' From what Carbuckle said, I should presume that Miss Chichester will chiefly benefit in the event of this missing Finnigan

proving the last survivor. Well, the next thing is to see Carbuckle. The news that this Pegram is in the field will interest him, and decidedly make the chase more exciting.

CHAPTER VI.

A CONSULTATION.

MR. CARBUCKLE occupied a set of chambers in the Temple on the first floor of Plowden Buildings ; one of those mysterious sets, consisting of half-a-dozen rooms all opening in and out of each other. The arrangement seems constructed for the express purpose of playing hide-and-seek, evading unwelcome visitors, or some similar object. As is usual in such sets, there were only two or three good rooms out of the half - dozen ; and in Mr. Carbuckle's case, it happened to be three, which constituted, respectively, his bed-room, study, and sitting-room ; and in this latter, on the evening after

his visit to Miss Caterham, Mr. Ringwood was seated, in company with his host. They had dined together for the express purpose of talking over Miss Caterham's business, and dinner being ended, the two men had drawn their chairs to the open window looking over the grass-plot towards the New Inn Library, to sip their claret and catch a whiff of the soft summer air from the river.

The twenty years since we last saw him have passed lightly over Mr. Carbuckle's head. The dark hair is turned iron-grey. The well-knit figure of 1860 might be deemed to have become somewhat redundant in 1880. The rising junior has blossomed into a portly Q. C., and is making no one, but his clerk, knows how many thousands a-year. He is still constant as ever to the great hobbies of his younger days—the race-course and the theatre; and somehow contrives, even when

business is at its very hottest, to snatch a day at Ascot or Newmarket.

"I have no doubt whatever but you are right in your conjecture," said Mr. Carbuckle. "Pegram is either a shareholder or the agent of a shareholder, but that is a thing you can easily ascertain. You have nothing to do but to get a line from Miss Caterham, accrediting you as her agent, and go down to the Board-room and look at the list of the subscribers. It is some time since I saw it, and then there were between forty and fifty names still left on. But I recollect, when I last talked to Miss Caterham about it, she told me there were only five or six left, and the probability is that one or two of those have been put out of it since. Then comes the question—what is Pegram's motive? I should imagine feverish curiosity to know whether the life of Miss Caterham's nominee has lapsed."

"It strikes me," replied Ringwood, "that

the first thing to ascertain was, how did this Mr. Pegram discover that I was to call on Miss Caterham on your behalf ? ”

“ From Miss Caterham herself, no doubt,” replied Carbuckle. “ As I, in my hurry, had omitted to give your name, she would naturally think he came from me, and would tell him so ; and of course, with the object he had in view, he would take very good care not to contradict her.”

“ Ah ! I dare say it was so. It is a pity that Miss Chichester was not present ; I don’t think she would have been so easily imposed upon.”

“ Yes, you are bound to have great belief in Mary Chichester’s detective powers,” replied Carbuckle, laughing. “ She recognized that you were not the impostor, proof, no doubt, of much intelligence.”

Ringwood was silent for some minutes, and ignoring his companion’s last remark, ob-

served quietly, "I differ from you about Pegram's motive. My own idea is, that if they could find Terence Finnigan they intend to perpetrate a fraud. For instance, granting they find him, I should think a few hundred pounds would easily keep him out of the way till his death, which probably cannot be far off, or till the death of Pegram's nominee, when of course their interest in keeping Finnigan out of the way would cease. Recollect the stake is so big. It is a great temptation."

"Yes," said Mr. Carbuckle, "it might be so; I never thought of that. Now it would be a great point if we could discover Pegram. First of all, we should be able to get at what sort of a man he is, and to some extent judge whether he is likely to attempt a fraud of this nature; and in the second place, keeping a very sharp eye on Mr. Pegram, it is quite possible we should find the missing Finnigan. We should be in fact hunting the hunter. But I

am very much afraid Pegram will be hard to find ; I should fancy he is only an agent. I don't think it likely the principal would intervene in a matter of this kind."

"I know it is rather presumptuous to differ with one of your experience, but I think this probably *is* the principal, and I will tell you why. If my theory is right, the discovery of Terence Finnigan is merely the prelude to the perpetration of a great fraud. It must be obvious to the man who contemplates it, that the fewer accomplices he has the better. If he can do without any, better still. Now, again, I think it very likely that he would use his own name in this preliminary enquiry at Miss Caterham's. In the event of discovery he could easily pass it off as feverish curiosity, and if he appeared under an assumed name, he would certainly lay himself open to the grave suspicion of contemplating foul play of some description."

"Yes, there is a good deal in what you say," returned Mr. Carbuckle; "but a visit to the Board-room will settle the question in two minutes. By the way, when you are there see if Viscount Lakington is still left in the 'Tontine.' He was the last time I saw the list, and I can't help taking an interest in his share. It is curious enough, if it had not been for myself and Gerald Fitzpatrick he would never have gone into it at all." And here the barrister related the story of that famous pool of *écarté* that was played the night of the Ascot Cup, at the little villa at Bracknell. "Lakington and I," he continued, "are very old friends, although I don't see much of him now. He has never set foot upon a race-course for years, and a very good thing for him too; the way he used to bet made one wink again. Of course, if your theory is right Pegram will be easy to get at, as his address will be opposite his name. If, on the contrary, I

am right, Pegram will be as bad to find as Finnigan."

"That is a point I will clear up the first day the Board-room is open. In the mean time, can you tell me why Miss Caterham is so jealous of Miss Chichester knowing that she is a shareholder in the 'Tontine.'"

"Yes," replied Mr. Carbuckle; "curious enough, Miss Caterham also took her share in the 'Tontine' at my instigation. I was very much bitten by it, and rather given to persuade my friends to have a shy at it."

"I presume you took a share yourself?" enquired Ringwood.

"Undoubtedly; but my nominee, poor fellow, lasted a very short time. Well, Miss Caterham is a little bit ashamed of this, the only bit of gambling she ever indulged in. She has always given her niece to understand that what little she has to leave will go to her. The best part of Miss Caterham's income con-

sists, you must know, of an annuity, which of course dies with her. She has some good, old-fashioned notions, that it would be unwise to dangle this possibility of wealth before a young girl's eyes, and has, consequently, always been very sedulous that the 'Tontine' should be kept a profound secret from Mary."

"She is a very charming young lady," observed Ringwood. "I suppose you have known her from a child?"

"Ever since she was five or six years old; her recognition that you were the gentleman, and not the swindler, seems to have much tickled your vanity. However, she is a very nice girl, and, though I honestly don't think that a knowledge of the 'Great Tontine' would hurt her in the least, yet we must respect Miss Caterham's wishes on that point."

"And Finnigan,—does he know anything

about it? Has he any idea what a valuable life his is?"

"Not in the least," rejoined Mr. Carbuckle. "I fancy very few of the nominators confided to their nominees the fact that they *were* their nominees. At the stage the lottery has now arrived, it would be almost offering a premium on crime if the nominees were known; and in a case like Finnigan's, for instance, if he knew it he would be certain to blurt it out in his drunken babble. He goes to be indentified whenever he presents himself in town, and receives some few pounds which he supposes are from an annuity left him by his old master."

"Well, our first move is clear enough," said Ringwood: "look Pegram up amongst the list of subscribers. If I find him amongst them, I am off, of course, at once for Pegram's 'diggings' to find out all I can about him. In the mean while don't forget, please, to write to Miss Caterham and say Ringwood is the

man, not Pegram. I can't go down again to Kew until they have heard from you, and there are some minor details about Finnigan I should like very much to get from Miss Chichester."

"I tell you what it is, young man," rejoined Mr. Carbuckle, with a mock assumption of dignity. "As your leader, I must remind you that you are importing a good deal too much of Miss Chichester into this case. Just remember, it is a suit of Caterham *versus* Pegram for conspiracy, and that Mary Chichester is not even a witness for the prosecution."

"Don't talk nonsense," replied Ringwood, laughing. "The old proverb about cats and kings is usually held true; and I presume even a briefless barrister may be permitted to admire Miss Chichester."

"Quite so," replied Carbuckle, smiling. "I will write you the note now, and you can

either take it or post it at your own sweet will. There is only one thing : if you will take advice,—which young men seldom do,—you will stop at ‘admiration’ until a few briefs come in, and I think you can have no fear but what they will in due course.”

Ringwood made no reply, but when his friend handed him the note, quietly observed, “It is a necessity of the case, remember, that I see Miss Caterham at once to get authority from her to see the list of shareholders. And now, good night ; when you see me next I shall either have a budget to unfold about Pegram, or be compelled to admit that I have discovered no trace whatever of him. As you say, we begin our search for Finnigan by looking for Pegram.”

Armed with Mr. Carbuckle’s missive, Ringwood lost no time in once more presenting himself at the cottage. The ladies, once convinced that he really was Mr. Carbuckle’s

friend, welcomed him warmly, and expressed their gratitude for the trouble he was about to take for them. Miss Caterham was able now to regard him without fear or prejudice, and was fain to acknowledge the truth that Ronald Ringwood was a very pleasant, gentlemanly young man, with high spirits, and considerably more than average ability; but the poor lady was still unspeakably nervous on the subject of Mr. Pegram, and was continually conjuring up to herself fantasies of crime more or less deeply tinted. Ringwood made no secret of how he intended to open the campaign, telling them that, in the opinion of himself and Mr. Carbuckle, it was desirable, in the first place, to discover Mr. Pegram, as it might very probably lead them without further trouble to the end of their goal in finding Terence Finnigan; and now Ringwood first realized, if he intended to call often at the cottage, what a delicate part he would

have to play. It was quite evident that the idea of being even innocently connected with a great conspiracy had a sort of vague terror for Miss Caterham, all the more difficult to wrestle with because she compelled herself to confine her fears to her own breast. Her common sense, of course, told her that there was nothing for which she could be held accountable; but her sensitive, nervous nature trembled at the idea of her name being in the papers, and she herself even dragged into the witness-box to give evidence at a great criminal trial. Ringwood could, of course, see her nervousness, and drew a tolerably correct deduction as to its cause. He wished now he had not been quite so communicative, and resolved to be much more guarded in the future, not foreseeing that Miss Caterham's very anxiety would make her more desirous of being kept accurately informed of the precise state of matters. In the next

place, Mary Chichester took advantage of the opportunity she had made by offering to show him her garden to question him closely as to whether he could not explain what it was that occasioned her aunt's nervousness. She ridiculed the idea of seeking for this Mr. Pegram; she could not be made to comprehend that the looking for one man was the way to find another. She had never heard Terence allude to Mr. Pegram in her life, she said.

“I don't profess to understand it all, Mr. Ringwood; but of one thing I feel certain, that I am only the recipient of a half-confidence. What your object can be in making a mystery to me I cannot tell; but while pretending that you are letting me know everything, you are in reality keeping back everything of importance I feel quite sure. I'll not believe two gentlemen of ability, like yourself and Mr. Carbuckle, would deem it essential to find

this Mr. Pegram unless there were much stronger reasons for doing so than you choose to give me ; and I'll not believe that my aunt could have been so wretchedly unnerved by such an imposition as was practised upon her unless she sees a great deal more in it than I can. The cause of that imposition you refused to tell me the other day, Mr. Ringwood ; do you do so now ? ”

Once more the young barrister pleaded that it was a secret he was pledged to maintain, and at the same time he recognized how impossible it would be to make Miss Chichester understand how their proceedings progressed as long as she was kept in ignorance of the “ Great Tontine.”

“ Ah, well,” she replied, “ the last time it was mere curiosity that dictated the question ; this time, I ask earnestly to let me know what it is, on my aunt's account. She is in a state of nervous trepidation about something

or other. If I knew what it was I could probably soothe her and be of use to her. Since her illness of five years ago she has been somewhat given to worry herself about trifles, to make mountains of mole-hills. Once let me know the bogey that is frightening her, and I can always coax and laugh her out of her fears ; but this time I am powerless. She will not tell me, nor, it seems, will you, and for her sake I assure you I ought to know."

"Miss Chichester," he replied, "it would be affectation to pretend that there is not a secret which I regret I am compelled to keep back from you. I tell you honestly I think you ought to know it. I would tell it you in one moment if I might ; but it is of no use talking about it. My lips are sealed, and I cannot do it without permission."

"Then I will wish you good-bye, Mr. Ringwood," replied the young lady, drawing

herself up a little haughtily. "I, of course, hope you will find poor Terence ; but you must forgive me saying that, as I am only to be furnished with such meagre intelligence, I can take no further interest in the progress of your search ;" and with a somewhat stately bend of her head Miss Chichester bade him adieu.

She was a high-minded girl, and held staunchly to the theory, no doubt, that men and women should abide by their promises and plighted words ; but, for all that, she thought exception might be made in her own case, and felt somewhat indignant at Ronald Ringwood so steadfastly declining to tell her what this secret might be.

Ringwood duly attended at the Board day, and ascertained that Mr. Pegram was a solicitor living in the town of Rydland, in North Wales.

" My theory right to start with, by Jove ! "

he muttered. "What a bit of luck! I am off by the Irish mail to-night to see what I can make of Pegram. An intended fraud for a ducat."

Duly installed at the "Crown," Mr. Ringwood commenced to prosecute his enquiries without delay. He had no difficulty in ascertaining that Mr. Pegram was a well-to-do solicitor, who had lived in Rydland all his life; that he was not particularly popular amongst his brother townsmen; that his money was more derived from successful speculation in the new watering-place of Llanbarlym than his business as a solicitor; that he was now a widower, his wife having died some five or six years ago, and that about that time he had taken into partnership his eldest son, and the firm was now known as Pegram and Son. In reply to enquiries as to what age Mr. Pegram might be, he was informed sixty or upwards, and that the son

would probably number about half his father's years.

"So far so good," said the young barrister to himself. "It was no doubt the son who called upon Miss Caterham."

But when he had learnt this much Mr. Ringwood seemed to have come to the end of all information that it was possible to acquire about the Pegrams. Further than that the father was rather close-fisted, and the son somewhat given to play-acting. He could extract little further about the private life of the Pegrams. The old man always had kept very much to himself, and although Mr. Robert, when he first came down from London and went into partnership with his father, had been very sociable, and joined freely in such little gaieties as were going on in the town, yet he had withdrawn from such social gatherings of late, and had become almost as great a recluse as his father.

“Odd, sir, very odd, sir,” observed the waiter, to whom a good deal of the above information was due. “Mr. Robert, he can sing a very good song; and when he acted in that piece, ‘Box and Cox,’ you know, sir, he made ‘em all laugh fit to burst themselves. Such a cheerful gentleman, sir, it’s a pity he don’t go about more.”

Nothing to be made out of all this further than the facts that he had ascertained who the Pegrams were, and that, in all probability, Mr. Robert was the gentleman who had called upon Miss Caterham. Ringwood was fain to admit that his enquiries had led to nothing. He had guardedly sounded several people, whom he thought might be likely to talk, as to whether Mr. Pegram bore the credit of being an unscrupulous practitioner; but, further than that he was a sharp man of business, nobody had the slightest imputation to allege against him.

Well, there was nothing further to be done in Rydland at present, so he resolved to return to town by the night mail, and present his meagre budget of facts to Mr. Carbuckle. In pursuance of this resolve he ordered an early dinner, and sat down to that meal in all the dignity conferred by finding himself sole tenant of the somewhat dingy coffee-room. He was meditating on the excessive weariness of "taking your comfort at an inn," and thinking what an humourist Shenstone must have been, when the coffee-room door was suddenly opened, and a stoutish, florid, grizzle-haired man bustled in, bringing with him such a breeze of life and irrepressible activity that the whole place seemed at once peopled.

"Here you are, waiter ; let some of them take these rugs and traps to my room. Now, what have you got to eat in the house ? Don't be all day thinking about it, but pull yourself together at once, man. Hurry up, I tell you ;

I am as hungry as Dr. Tanner when he arrived at that water-melon. Looks like setting in for a damp evening, sir."

"The country wants rain," replied Ringwood, "and it is always better to have it at night than in the day time. Whether it is wet or no does not make much difference travelling in these days."

"Off to town to-night, sir?" asked the stranger, interrogatively.

Ringwood nodded assent.

"There," said the stranger, pointing to the bill of fare which the waiter had just placed in his hand, "I know of course that you are out of everything good to eat, which, freely translated, means you never had it in your lives. Get me some of that, and that. Been here long, sir?"

Ringwood could not help smiling at his companion's curiosity as he replied, "I came down here the day before yesterday."

“Devilish rum place to take into your head to pay a visit to,” returned the stranger. “This is about the most one-horse old town I ever came across. It hasn’t moved a bit since I first knew it twenty years ago. If it wasn’t that I had to see old lawyer Pegram occasionally on a bit of business I would never set foot in the old ramshackle place again. The old man did me a turn: he let me stand in with himself in the little ‘ring’ of the early developers of Llanbarlym—a watering-place close by. I made a good bit of money out of it at the time, and have got some house property now there that is worth having. However, I did the old fox a bigger turn than he did me, little as it looked like it at the time. I persuaded him to take a share in a lottery that was a great craze in those days; not likely you ever heard of it. It was a thing that happened before you were breeched; but people went pretty mad about

the 'Great Tontine' at that time, I can tell you."

Ringwood here intimated that he knew all about the "Great Tontine," and always felt intense curiosity concerning it.

"Well, sir, by Jove, the 'Great Tontine' is just about winding up. There are only two left in it, and I'm blessed if Pegram is not one. I believe, by the way, there is an old lady who can't find her nominee: that's probably because he is dead. As I said the other day, it's deuced lucky for the nominees that their names are kept dark, or else I should think they would have a sickly summer. Oh, I can tell you," said the stranger, laughing, "there's a fine melodrama here. Can't you fancy the two last nominators each trying to do away with his opponent's man in five acts?"

"Ah, well," said Ringwood, "I don't suppose Mr. Pegram would dream of resorting to such extreme measures."

"Well, murder is a strong order, no doubt ; but I don't think old Pegram would be over scrupulous about smoothing his way to a hundred and sixty thousand pounds. So you have spent two days at Rydland, have you ? Excuse me, but why did you do it ?"

"Oh, like you," replied Ringwood, laughing, "perhaps I also am assisting in the development of Llanbarlym."

"Guess you are rather late in the field, then," replied the stranger. "It really is curious what you could have found to do for two days in Rydland. Why, I could do the whole business of the place for the week in an hour."

"It is time I was off," said Ringwood, rising. "I have a novel here which killed my time for me last night. If you will accept it perhaps it will do the same for you this evening."

"Thank you," replied the stranger. "It's

a good place to do it in," he continued, with assumed gravity. "But you are the first man I ever heard of who withdrew to this solitude to read his book. Good-bye; my name is Hemmingby, and I 'boss' a show in town. I dare say you have heard of my name as manager of the 'Vivacity' Theatre; and I'll have that 'Great Tontine' dramatized as sure as you are alive; mind you come and see it. There is no telling what the British public will like. What they like one year they don't the next. There is only one thing certain: they are real positive in their dislikes, and when they won't have a piece you can't make them. Shouldn't wonder if there is a pot of money in this 'Great Tontine.' Once more, good-bye," and exchanging a hearty hand grip, Ringwood left the manager to his reflections.

CHAPTER VII.

LAWYER PEGRAM'S VIEWS OF A COMPROMISE.

MR. HEMMINGBY, sad to say, took very little advantage of the mental recreation with which Ringwood had provided him. An energetic man, he could always get through an evening very comfortably with his own thoughts and cigar, his busy brain planning, plotting, and devising schemes for the future, to be worked out as soon as he could spare the time and attention. The idea of producing a sensational drama out of the "Great Tontine" had taken a strong hold of his imagination, and he passed his evening pretty well in what he called thinking it out.

"It's all very well," he muttered, as he lit another cigar, and rang the bell for another bucket of cognac and seltzer, "but I can't see where the heroine is to 'chip' in; nobody ever heard of a play without a woman in it, and, as far as I know, this old maiden lady living at Kew is the only petticoat with a hand in the game. Can't make a heroine out of an old lady. The interest of the audience begins to flag when they are turned forty, and dies clean out ten years later. I don't see the last act yet quite. By Jove, what a fool I am! If I only wait I shall most likely see the last act played, and as for young women, there are probably three or four mixed up in the matter if I only knew it. In the mean time, I'll just put this big conception on one side till the game is played out; but as soon as it is I'll get one of those fellows in London to put it into dramatic shape for me and 'run' it, or

my name is not Sam Hemmingby. Well, to-morrow I must see what I can do for the Viscount, and sound old Pegram about a compromise. If I was only in it myself I'm blessed if I'd budge; I'd have all or nothing."

If there was one thing for which the restless manager seemed to have utter contempt it was bed. His intimates in London had all sorts of jokes about him on this point, and declared that what sleep he did was accomplished in cabs and railway trains. Though one of the latest men at the latest haunts, where theatrical and literary men were wont to congregate, Mr. Hemmingby might be seen at his theatre the next morning invariably before the hour at which rehearsal called the company together, looking as if he had retired to rest the evening previous at most orthodox hours.

He was up and breakfasted betimes the

next morning, and then strolled leisurely up to the office of Pegram and Son. It was evidently only just open, but one of the clerks, to whom Mr. Hemmingby was well known, informed him that Mr. Pegram would be sure to be there in ten minutes, and asked him whether he would not sit down and wait.

"Oh, I suppose I am a little early," said the manager. "By the way, I don't see Mr. Krabbe; I hope there is nothing wrong with the old gentleman. He has been that, by the way, ever since I first knew him. He must be a great age now."

"Turned eighty, sir. He is quite broke down, and don't come to the office any more. He broke down rather suddenly about six months ago, just after your last visit, Mr. Hemmingby. Mr. Pegram was very kind to him,—took him off to the seaside somewhere for change of air,—but it was no good; he got a little better physically, but he is quite gone

mentally, and grown very deaf. He was rather deaf, if you recollect, sir."

"Dear me, I am very sorry to hear all this ; and what has become of him ? Do any of you ever see him now ?"

"Well, he is living in a little cottage Mr. Pegram took for him on the outside of the town, and a nurse they got from London takes care of him. I have seen him occasionally on a fine day sitting out in the little garden ; but it's no use talking to him, I am told, he can hear very little of what you say, and even that he don't understand. He is just rotting away from old age—terribly changed in the last few months. Mr. Pegram and Mr. Robert go up and see him sometimes, but they say he hardly seems to know them. It will be a mercy, poor old fellow, when it's all over, as far as he is concerned. He is alive, and that is all, and his life can be no more good to him than if he were a cabbage. But here comes

Mr. Pegram," and as he spoke the lawyer entered the room.

"Glad to see you, Hemmingby, glad to see you," he exclaimed as he shook hands with the manager. "Come along into my own room beyond here. Anything we can do for you? Your house property at Llanbarlym will turn money if you want to realize, and a man with many irons in the fire sometimes wants to lay his hands upon a few thousands; or I could get you a very fair mortgage, I dare say, if you like it better."

"Yes, you are quite right, Pegram; men who have tried burning so many candles as you and I, know what it is to want ready money, and a good bit of it at times, if it is only to save losing a lot by putting up the shutters. However, that don't happen to be my case just now; and the Llanbarlym property is a paying investment that I mean to stick to, at all events, for the present. I

thought I would just have a look at ~~the~~ houses, you know, and have a chat with ~~you~~ about how things are going. By the way, I am sorry to hear such a sad account of old Krabbe."

"Ah, yes; a terrible break-down. He got an awkward illness, and at his time of life of course that is a serious business. We sent him away for change, and all that sort of thing; but it was of no use. The utter decay of the mental faculties, the doctors say, has temporarily strengthened the physical ones; but it is the dying flicker of the candle. I don't suppose the poor old fellow has many months' life left in him."

"Do you think it would please him if I went to see him?" said Hemmingby. "The old chap and I were always friendly."

"Very kind indeed of you to think of it," replied the lawyer; "but I am afraid it would be quite useless; he does not always

seem to know me, and as for Bob, he takes no notice of him whatever. He is well nursed and cared for, you may be sure, and that is all that can be done for him now."

"By Jove! Pegram," exclaimed the manager, "it would be rather awkward for you if he had happened to be your nominee in the 'Great Tontine';" and as he spoke Hemmingby shot a keen glance at his companion.

The lawyer smiled as he replied drily, "Yes, he would not be a good life to depend upon just now."

"You begin to look uncommonly like taking the whole pool. I wonder it doesn't occur to you lucky people who are still left in to compromise — eight thousand a-year will stand a little cutting up."

"I have been thinking of that," rejoined the lawyer eagerly. "You — you know this Lord Lakington; tell me what sort of a man

is he—indolent, accustomed to luxury, loves his ease I suppose ?”

“Ahem, my friend, you seem to know him pretty well ; I don’t think you want me to tell you much about him.”

“It is so ? Then what I have been told of Lord Lakington is true ?” said Mr. Pegram, interrogatively. “He is selfish then, of course, as all such men must be.”

“Well, yes ; I reckon he prefers going about in a brougham to riding in an omnibus ; but what has all this got to do with it ?”

“It might make Lord Lakington easier to deal with,” replied the lawyer, resuming his usual quiet manner.

“Ah, you think, then, a compromise would be judicious ?” said Hemmingby.

“I think it might suit me if I could only see my way.”

“See your way !” exclaimed the manager.
“Good heavens ! if you can’t see your way in

this you had better put up the shutters, say the old man is played out, and the business is to be disposed of. What on earth more do you want than to cry halves?"

"That arrangement might not quite suit me," returned Pegram, as he scribbled idly on the sheet of paper in front of him.

"What! that's not good enough? What *do* you want? Do you expect to take up three-quarters? You can't suppose Lakington will agree to that."

"I don't know that I have quite thought it out yet," returned the lawyer; "but I have pretty nearly. I suppose Lord Lakington told you to speak to me on the subject?"

"Well, yes, in a way," replied Hemmingby. "Don't think I am authorized to make any proposals to you at all. I was merely asked to sound you as to whether you were disposed to compromise; nothing more, remember."

"Very good. Then I think you may say I am, provided Lord Lakington accedes to my terms."

"And they are—?" enquired the manager.

"I shall do myself the honour of submitting them to Lord Lakington. It would be no good, you know, to put them before you; you are not empowered to treat," said Pegram with a grin.

"No; you are right there," replied Hemmingby; "but don't you fall into the mistake of thinking that because Lakington did not know the value of money in his early days that he does not know it now. If your compromise means that you are to have fifteen shillings out of the sovereign, I don't think, my friend, that it will come off."

"I have good hopes that Lord Lakington and myself will come to an amicable arrangement about the 'Tontine.'"

"Well, I hope so; though what maggot

you have got in your head I am sure I can't guess. However, I am off now to look after one or two little things at Llanbarlym; but, as I go back to town by the night mail, I'll say good-bye." And with that the manager took his departure.

The lawyer sat for some time after Mr. Hemmingby left him immersed in thought. "Yes," he muttered to himself, "luck seems to have left me of late in everything but this. It is destiny; I should be mad not to follow the road that fate so clearly indicates. What has been the one object of my life? For what have I toiled and striven all these years? Wealth. And why? As a means to an end. It has been my ambition that the grandson of the old cattle-jobber should take his place amongst the country gentlemen of England; and only be rich enough in these days, and the world speedily forgets what your grandfather was. If a man is not thin-skinned, and

has perseverance, he may mingle with the best in the land. What a start in the road I want him to travel this will give Bob if I can only manage it for him. It is getting time he was married. I want to see my grandchildren growing up around me before I make an end of it. For my hopes it is essential that he should marry well. And where could he ever hope to get such a chance as this. A wife of high family, eight thousand a-year in prospect, and to come into half of it on the day of his marriage, is a tolerably pleasant prospect for a young fellow just turned thirty. It is the only possible wind-up to the affair. My own position in the 'Tontine' is rather too delicate to prolong further than is absolutely necessary." Here his meditations were interrupted by the abrupt entrance of Mr. Robert Pegram, with a slightly dishevelled appearance, and other indications of a night passed in travelling.

"What! back again, Bob? Well, do you bring any news?"

"Yes; I have just arrived from Ireland," said Robert Pegram, "got a cup of coffee at the 'Crown,' and then came on here. No; I am sorry to say I have made nothing of the Irish quest. I have been to Mallow, Cork, and all round those parts, and, though I met lots of people who recollected the old fellow (he was a bit of a character, it seems, and popular down there), yet no one had seen anything of him for the last few years. You know we agreed beforehand that though we were bound to enquire about his native place we did not expect to get news of him there. Miss Caterham's people would have found him if he had been in that part of the country. We shall have to begin again, and I tell you what, dad, this fellow Finnigan will take a lot of finding."

"But find him we must," replied his father

quickly, "if it is only to be quite certain of keeping him out of the way for the remainder of his life."

"We must do our best," replied Robert Pegram; "and now, have you thought out how we are to play our cards? Things are risky as they stand, you know. Surely we ought to come to a compromise with Lord Lakington."

"Yes, my lad," replied old Pegram, rubbing his hands; "and Hemmingby was here only an hour ago to sound me on that very subject on the Viscount's behalf. Sit down, sit down, I have thought it all out; such a scheme! What do you say to a compromise, Bob, by which you get half and a charming wife to begin with, and the whole to wind up with?"

"What on earth do you mean, father?"

"I mean this: I have sent Lord Lakington word that I am good to compromise if he will agree to my terms. Now, Lord Lakington has

got a grown-up daughter; I have no doubt she is pretty, although I don't know anything for certain on that point. I intend you to marry her."

"Under which circumstances," interposed Robert Pegram, "I should have preferred your obtaining more precise information about her appearance."

"Don't talk nonsense," said the old gentleman testily; "she has rank, station, everything you want. It is your duty to marry for these things. Well, there the whole thing lies in a nutshell. The Viscount and I both agree to settle our share of the 'Great Ton-tine' on you and your wife, with this pull for him, that, while I hand you over my half on your marriage, the Viscount will enjoy his for his lifetime. Now, Bob, what do you say to my scheme?"

It was soon apparent to his father that this projected matrimonial alliance did not meet

with Mr. Robert's approbation. He looked moodily into the empty grate, and was evidently turning the whole thing over in his mind with little feeling of elation.

"Why don't you speak?" asked his father at last. "Don't you call the whole thing a master-piece? not a flaw in the plan, providing only that the man Finnigan never makes his existence known again."

"There is another little hitch," rejoined the son, "which you don't seem to take into account. Lord Lakington will never give his consent. I know these swells better than you do; they don't marry their daughters to country solicitors, even if they are well off."

"That is my business," replied the old man. "I fancy human nature is pretty much the same wherever you find it; and that a peer of the realm is quite as much alive to his own interests as anybody else."

"This is all very well, father. We'll suppose

you are right, and that Lord Lakington is willing to agree to your plans ; still, you will admit that I must have a little bit to say about it. Now, I don't want to be married at present ; but when I commit that amiable indiscretion I don't want a stuck-up piece of goods like this Miss Phillimore for a wife. Why can't we come to a compromise without this marriage being in the bond ? ”

“ Because, you fool,” replied his father sharply, “ there is no other possible means by which we can gain the whole stake, and I wish to win all. You know my great ambition is to see you take your place amongst the swells before I die. As for ‘ stuck-up,’ don't you believe it. It's the under-bred ones put on those sort of airs.”

“ Well, again, has it not ever occurred to you that Miss Phillimore would decline to have anything to say to me ? ”

“ No, it hasn't,” exclaimed the old man.

eagerly, "because that is Lord Lakington's business ; and when Lord Lakington sees how very much it is for his advantage this match will be, I fancy he will use all his influence in favour of it ; and I think, from all I hear, Bob, that the young lady is likely to do as her father tells her."

"Still, I tell you," replied Robert Pegram, doggedly, "I don't want this marriage. I have a feeling harm will come of it."

"Don't be absurd," replied his father. "I have thought well over this thing ; I intend to do all I can to bring it about. Everything looks favourable, and both Lord Lakington and myself have the best of all possible reasons for hurrying on the affair, viz. that any day might put either of us out of a position to compromise. After eighty a life becomes precarious."

Robert Pegram responded to the latter part of his father's remark with a grim smile, but

this matrimonial project disturbed him greatly. Fathers, as a rule, have a very imperfect knowledge of the weft of their son's lives. Although he did not dare to advance it, Robert Pegram was painfully aware of a very serious obstacle to his marrying any one. He was meshed, indeed, by an entanglement of his London days that might always have made such an arrangement liable to be the cause of some trouble ; and circumstances had of late so strengthened the young lady's hand, that his marrying anybody without her permission would be fraught with very awkward consequences. Knowing that his father always expected him to materially improve his position by marriage, he had never ventured to hint at the chains that bound him. He was in an awkward fix, and could not for the life of him at present quite see his way out of it.

" Well," continued Pegram senior, after a long pause, " I shall be off the day after to-

morrow to settle things with Lord Lakington; and when I come back, Bob, my boy," he concluded with a grin, "it will be, mark you, with orders to get your trousseau ready. In the mean time, I trust to you to spare neither time nor money to find Finnigan."

"Stop a bit, father," said the young man quickly; "you may as well know it at once as later on. I can't go in for this marriage, so it is of no use talking about it. I have reasons,—strong reasons,—which I will tell you some day, but I cannot now. See Lord Lakington, arrange to go halves with him, and have done with it."

"And if I do so," replied the old man, wrathfully, "neither a shilling of that nor any other property of mine shall ever descend to you."

"Excuse me," said the young man coolly, as he rose from his chair, and stood with

his back against the mantel-piece, "you seem to forget the 'Tontine' is a game in which I am your partner. When partners quarrel at whist, remember the game generally goes against them."

"I know it, I know it," cried the old man, in almost beseeching tones. "But, Bob, do remember that for over twenty years the sole aim of all my toiling and money-grubbing has been to make a real gentleman of you; to see you hand and glove with the best of them. Luck has gone against me of late, boy, as you know, and, though I have a goodish bit to leave behind me, it is nothing to what I once hoped for. For the last six months I have been brooding on this scheme. It is the sole way I see of obtaining all that I have aimed at; and even then you will not be the rich man I want you to be till after I am in my grave. Lord Lakington is far younger than me, and it is little likely I shall live to see

you inherit his share of the 'Great Tontine.' Married to Miss Phillimore, you will be at once introduced to all these people I want to see you amongst; and though not near so much as I hoped, yet, don't be afraid, Bob, but what I'll find money enough. I can live upon very little down here, you know. Only do what your old father asks you, and say this marriage shall be, as far as it lies with you."

Robert Pegram paused a few moments before he replied. He was not a bad-hearted young fellow, and really was fond of his father. He thought of his own complications. Well, they were beyond his control for the present; well, there would be a chapter of accidents to look to; something might turn up to render this marriage unnecessary. It is possible that the lady to whom his troth was pledged might release him. At all events, to accede to his father's request would be to temporize with

the disagreeables, and that was a thing that Robert Pegram had all his life been much addicted to.

"I can't refuse you, father," he said at length, "although I shall have to contend with a difficulty of which you have no idea; but, as you wish it, so shall it be. I will marry Miss Phillimore if you can arrange so. There is my hand upon it," and the two men clasped palms. "There is only one thing more I must stipulate—that the whole affair is kept a profound secret until the day of the wedding."

"Thank you, Bob, thank you. Secret, certainly. I'm not given to cackling, and don't want all the world to know that we are hatching a golden egg. I'll not open my mouth down here, nor in town either, except to Lord Lakington; and, Bob, my lad, if money will tide over this little difficulty you have got to contend with, recollect I can find any

moderate sum. I have seen gold overcome a good many."

"Thanks ; should I want any I will come to you," replied the son sententially.

CHAPTER VIII.

OLD MR. KRABBE.

OLD lawyer Pegram on his way to town is little aware into what perplexities he has plunged his son. He is unaware, too, of another fact, viz. that his ambition is not that of Robert Pegram. The son likes wealth, because he thoroughly appreciates all that it can give ; but as for using it as an end for improving his social status, that Robert Pegram cared very little about. His idea of life just now was a comfortable house in the West End of London, with—and this was a most important item in his scheme of existence—a theatre built on to it, to which his

friends could be invited to witness perpetual performances wherein he should figure prominently. As for a wife, what he wanted was a jolly girl, with no nonsense about her, and similar theatrical tastes to himself. Being received at court would to him seem a small distinction as compared with admission into one of the leading amateur dramatic clubs of London. He was not only stage-struck, but stage-mad, and, even in ordinary life, perpetually acting. To become an "Old Stager," or a Windsor "Stroller," would have been to him Elysium, carrying with it that drop of *quassia* which lurks in every cup—the not being allowed to choose his own parts. The marrying of the Honourable Miss Phillimore might be regarded as a great step up the ladder by people generally for the son of a Welsh solicitor; but then Robert Pegram did not want to go up the social ladder. He was quite content with the rung upon which he rested. Histrionic

honours alone could move him ; and the recognition of half the peerage had small value in his eyes compared with the acquaintance of the leading London comedians. Still, he was quite alive to the charms of eight thousand a-year, and, provided only that Finnigan was dead, much struck with admiration of his father's scheme, to say nothing, too, of being far too dependent upon the old man not to submit to his dictation in this matter.

Robert Pegram having dutifully seen his father off by the train, strolled back to the office. He found business rather slack. The old gentleman, for one thing, had been very sedulous in attendance there for the last week, and had consequently disposed of all that was pressing. Having answered two or three letters, Robert Pegram saw there was nothing more than what the clerks were quite competent to deal with. Putting on his hat, he

passed through the clerk's room, informed Evans that he was going up to see old Mr — Krabbe, and that if any one called he was to tell them that he, Mr. Pegram junior, would be back in an hour. He strolled leisurely down the High Street of the little town, struck through its outskirts, and took his way up the Llanbarlym road. A little under a mile, and he came to a pretty little cottage standing somewhat off the road, passed through the garden gate, and proceeded to knock at the door. A woman's face appeared for a minute at the window, and then the door was immediately opened.

"It's you, is it," said the woman, with a slight dash of acerbity in her tones as she stood back to let him enter. "I am glad to see you back anyhow; but I tell you, I am getting real tired of this humdrum life. If I had known what it was I would never have undertaken it. Except your father, I have

hardly seen a creature since you have been gone."

"Well, it is not likely to last much longer," replied Pegram. "How is old Mr. Krabbe this morning?"

"He is much as usual," replied the woman. "He has never been out of his room since you left, and people seem to have pretty well given up wanting to see him. Here and there passers-by come and ask after him, but, as I tell 'em, it's no use their seeing him. He is that deaf and foolish it's not likely he would know 'em, and strangers make him irritable."

"Admirable, Mrs. Clark, admirable; with his age and infirmities he is much better, no doubt, in his own room. Of course if he desires to sun himself in the garden any really warm day let him do so. I hope he does not give you much trouble."

"You ought to be a tolerable judge of that," retorted Mrs. Clark with the slightest possible

twinkle in her eye ; “ you know quite as much about him as I do. It isn’t so much that, but if I had known the insufferable dulness of this place I would never have taken the engagement, even though the reward is tempting.”

“ Disagreeable and dull for you no doubt, Kitty ; but, remember, it is only for a short time. You will never be asked to do it again.”

A tall, comely, fair woman this Mrs. Clark, with her thick fair hair closely rolled away under a mob cap. She wore a plain print dress and a large white apron, and was apparently about five or six-and-thirty years of age ; but there was one peculiarity about her that would have struck a close observer, to wit, that she was not so old a woman as she made herself appear. There was not a particle of coquetry in her attire, and she presented, on the whole, that extraordinary phenomenon

of a woman who had no desire to appear either at her best or at her youngest.

"I cannot well replace you," continued Pegram after a short pause; "invalids always detest a change of their attendants. I will take care that you have books and everything else that will enliven your solitude, and you must cheer yourself up by thinking that you will not have to bear it long."

"And I suppose you will be up here every day now you have come back?" said Mrs. Clark in an interrogative manner.


"As often as I think prudent," replied Pegram; "but, like all country towns, this is a very scandalous little place, and, in spite of your age, Kitty, you are too good-looking a woman yet for rumour not to surmise that any over-anxiety about old Krabbe's health would be due to the attractions of his nurse. I have particular reasons, as you know, for not getting into a muddle with the governor now ;

he gets savage at the idea of anything of that sort. And now I must be off."

That small communities should interest themselves in matters of very minor importance is only natural. Everybody knows everybody else more or less in a small country town, and usually, to some extent, every one takes some interest in his neighbour's doings. The illness of one so well known in Rydland as old Mr. Krabbe was of course much talked about. For a good five-and-thirty years the townsfolk had been accustomed to see the old gentleman bend his way up to Pegram's office a few minutes before ten, and, such was his unfailing punctuality, that his passage up the street was said to be accurate enough to set watches by. He had come to Rydland originally at the instigation of grandpapa Pegram, the old cattle-jobber, who had picked him up as a staid, middle-aged clerk, with much knowledge of the legal practice of the principality, who he

thought might be a judicious right hand man to his son, the present Pegram senior, then a young man just setting up as a solicitor; and the old gentleman had remained in the office ever since. Rydland naturally took great interest in Mr. Krabbe's illness, and, although lawyer Pegram was by no means a popular man, yet upon this occasion Rydland was of opinion that he had behaved handsomely. His taking Mr. Krabbe away to the seaside was behaving to an old and honourable servant as he should do, and his accompanying him himself showed a thoughtfulness for which, in spite of all the years he had lived amongst them, Rydland had never given him credit. People expressed some surprise that the invalid was not taken to Llanbarlym; but Pegram promptly explained that the air of that watering-place was too bracing. The patient required a softer and more balmy climate; and this statement the local medical man, under whose care Mr.

Krabbe had been, thoroughly endorsed. Then the news came to Rydland that the poor old gentleman was much worse; then that he had rallied again; finally, that the intellect was extinguished, and that, as is sometimes the case, the quenching of the fire of the mind had given more vitality to the fires of the body; that there was little or no chance of his recovery, although it was probable he would linger some months, perhaps even a year or more. Mr. Pegram came home by himself in the first instance. He announced to the good people with whom Mr. Krabbe had lodged for years that their old tenant was now so completely broken down, and so lamentably infirm, that it was impossible for him to return to them. He would require in future the care of a skilled nurse, and, moreover, it was essential that his rooms should be upon the ground-floor. He paid up what slight arrears of rent there were, as he said Mr. Krabbe was no longer able



to transact his own affairs, and, after some little casting about, hired the cottage on the Llanbarlym road which his son has just visited. The cottage consisted of four rooms, and these Mr. Pegram proceeded to furnish most comfortably, and then announced his intention of bringing home the invalid.

Two or three days later Mr. Pegram returned, accompanied by Mr. Krabbe and Mrs. Clark, the London nurse, who had been engaged to take care of him. Not an ogress of the old school, as Mr. Pegram observed to his friends.

“No, no ; poor old Krabbe deserves better treatment than that from me and mine ; we have spared no expense. My son has got hold of one of these lady new-fangled nurses, that can be thoroughly relied upon to treat their patient kindly.”

The few people present at the station when they arrived who knew Mr. Krabbe

remarked how feeble he was, and observed that he was so muffled up it was difficult to say much about his looks. He walked to the fly that was in readiness for him, assisted by the lawyer and the nurse, and was then driven to the cottage. In the course of the next few days some of his old friends called to see him. In many cases the nurse declared firmly and authoritatively that her patient was too weakened by his journey to see them, and the privileged few who were admitted pronounced the old man much changed, and said further, that it was really no use going to see him, as he hardly appeared to know them, merely looked at them with a sort of dazed expression, and that they found it impossible to get an intelligible word out of him. He had been somewhat deaf before he fell ill, and it seemed now had almost lost the sense of hearing. Henceforth, as may be supposed, the old gentleman was troubled with few visitors, and

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even these the nurse rather discouraged, saying, that the sight of them made her patient feverish and irritable. When the doctor, under whose care he had been previous to his going away, called to see his old patient, he found him a good deal wrapped up and dozing. He thought it a pity to rouse him, and the nurse told him—the doctor—that Mr. Krabbe passed most of his time in that way. The doctor just ventured to place his finger on the sleeping man's pulse, and came away astounded at its strength.

“Curious case, Mr. Pegram, poor old Krabbe's,” said the doctor, as he met that gentleman the next day in the High Street. “I saw him yesterday, and he has got a pulse as strong nearly as a man in good health—very different from the very faint and feeble beat before you took him away to the sea. The nurse tells me he sleeps most of his time. Is his appetite good?”

"Very fair," replied the lawyer. "He does nothing but sleep and eat."

"Under those circumstances I should not be surprised if he lasted a long time yet. You see, when they get to that state they take nothing out of themselves. He has a wonderful lot of vitality left yet, and while his appetite lasts I don't see exactly what is to stop the machine. He will go very suddenly in the end, no doubt, but that may be a good many months off; however, a doctor is of no further use to him, and though of course I will call occasionally if you wish it, yet I tell you I can do nothing for him."

"Just so, doctor," replied old Pegram. "No, it is quite unnecessary that you should trouble yourself any more. I will take care that he is provided with what little he requires, and that, poor old man, is all we can do for him now until it shall please heaven to take him."

As the summer wore on, old Krabbe might

occasionally, on a very warm day, be seen sitting in the garden just outside the cottage door. He was usually much wrapped up, and the nurse told passers-by who stopped to enquire how he was that there seemed to be no keeping him warm enough. He showed a morbid dislike to being addressed by anybody, and would turn irritably away from any old acquaintance who ventured to ask after him with a grunt of displeasure. People speedily refrained from speaking to him, and the poor old octogenarian was left to make an end of it in the solitude he seemed to covet. All this had taken place a few months before this last visit of Robert Pegram to the cottage.

“Things are beginning to look deuced unpleasant all round,” muttered Robert Pegram, as he retraced his steps towards Rydland. “The governor’s scheme is all very well, very pretty indeed in theory ; but I don’t, somehow, think it will work out so smoothly. I did not

quite like the way Kitty talked just now. She can make things unpleasant if she likes, and I am painfully aware, from former experience, that she undoubtedly knows how to produce that effect. However, my business at present is to find Terence Finnigan, and simply keep quiet about anything else. The dad wants no assistance in his own game at present from me, and, as it is quite possible nothing will come of it, that bother will settle itself. As far as Finnigan goes things look a little more hopeful, and the agent I left to make enquiries at Hampstead writes me word that he has struck the trail ; that the old man told one or two of his intimates that he was going from there to Farnborough, and should take the opportunity of looking at his master's old regiment then quartered at Aldershot camp ; and adds further, that, after poking about Farnborough for two or three days, he has ascertained this to be true, although as yet he has failed to make out

where he went when he left it ; however, if we are really on the trace of him, it is only a matter of time working it out, and of course this early part of his wanderings will give us most trouble. Later on we shall probably come to places in which he has spent some time, and then people will remember him better. An aged Irishman, of rather convivial habits, and an old campaigner, ought to attract attention, if it was only by the stupendous lies he in all probability tells. I don't know, but I should guess that Finnigan would have some marvellous stories of his American experiences to narrate, and these alone would go far to identify the man we are in search of. Well, there is no use my going into Hampshire ; this man from the Inquiry Office seems to be doing his work well, and for the present I may safely leave it in his hands. Later on, I think I must take it into my own. I should prefer to find Finnigan at last without assistance,

or rather, to be quite certain that nobody else has found him ; and these reflections brought Mr. Pegram once more to the office-door.

Robert Pegram had got his barque in stormy waters, and was painfully aware of the fact, and he would have found nothing either comforting or reassuring in Mrs. Clark's reflections on his departure could he but have known them. The nurse looked after him as he passed through the little garden, and said softly to herself,

“ I don't quite understand what you are about, Robert, and it is curious your preferring me to a professional nurse. Though in a case like this, with all the experience I had with my old mother, I am as good as the best of them, and it may be better for your purposes ; but, remember, I am pledged a guerdon for all this weary servitude, and if it be not paid, I will speak out, and then let them whom it concerns solve the riddle.”

Mrs. Clark's thoughts certainly clothed themselves in more melo-dramatic form than is usual with nurses, lady or otherwise ; but then Mrs. Clark, as we shall see later on, had enjoyed a somewhat peculiar education.

CHAPTER IX.

THE LAWYER VISITS THE VISCOUNT.

MR. HEMMINGBY upon his return to town duly apprised Lord Lakington that he had executed his commission.

“Old Pegram,” wrote the manager, “says he is quite willing to compromise if you will accede to his terms, and what those terms are he prefers stating to you himself. I took the opportunity of remarking that your ‘sallet days’ were over, and that you were not likely to pay fifty per cent. for money now. Remember, you are dealing with a precious sharp—and not over-particular—attorney, who, no doubt, will look to have a pull of some

kind in his bargain. I merely mention this because, if you are really anxious about this compromise, I think you will inevitably have to submit to getting a little the worst of it. There is a strong dash of the usurer in old Pegram, and in the pursuit of money he is callous of rebuff; still, I can hardly think that he would presume now to deal with your lordship as he might have done in those by-gone days when you were on the turf. You will doubtless see or hear of him before long, most probably the former. Trusting you will find him not altogether impracticable, I remain,

“Yours very sincerely,

“SAMUEL HEMMINGBY.”

The more Lord Lakington meditated on the possible issue of the “Great Tontine” the more uncomfortable he became about it. He shrank from the recollection of that grinding

poverty—for such it had really been to him—of some years ago. The idea of walking about town perfectly well-dressed, but never with a shilling in his pockets, filled him with dismay. He thought of the petty ignominies and perpetual discomforts of that time with a shudder, and ruefully reflected that his present very comfortable existence hung upon the frail life of a very old lady. He grew nervous about his mother-in-law's health, and was feverishly anxious that this compromise with Pegram should be accomplished. Even then he knew there was an extremely unpleasant contingency to be faced. This missing nominee of the maiden lady might turn up, and, although Hemmingby professed to feel certain that he was dead and would never be heard of again, still the Viscount felt it would be much more satisfactory to see that fact recorded on his tombstone. The manager's note set him speculating again. What advantage

was it this confounded attorney would seek to gain over him, and on what grounds could he urge that he was entitled to more than half? At one time he had nearly made up his mind to slip down to the "Vivacity" Theatre and see Sam Hemmingby; but then he reflected that there could be no use in that, as the manager had evidently no idea as to what Pegram's proposals might be. There was nothing for it but to wait till he heard from that gentleman, and the lawyer did not keep him long in suspense. Forty-eight hours after he received the manager's note came another from Mr. Pegram, requesting to know when it would be convenient for him to wait upon his lordship upon a matter of business; to which the Viscount replied, he should be at home the next day at twelve.

Lord Lakington had a sanctum of his own on the ground-floor at the back of the house, a pleasant little room, with a bay-window looking

out upon the garden, which, though it surrounded the whole house, ran mainly at the back. Here the Viscount was accustomed to retire after breakfast to smoke his cigar, read the papers, write his letters, and generally give himself the idea of transacting a deal of business ; and here, calming his nerves with a "cabana," he sat the next morning awaiting the arrival of the old lawyer. Punctual to the moment came Mr. Pegram's knock at the door, and in another moment he was ushered into the Viscount's snugery. Lord Lakington looked his visitor sharply over as he motioned him to a chair. A little wizened old man, with spiky hair of iron-grey, and small, keen, restless eyes—eyes that, though they never seemed fairly to look at you, yet you felt were continually taking stock of you at unexpected moments. "A more unpromising person to do business with," thought his lordship, "I think I have seldom come across."

“I have ventured to request you to see me on a matter of business, Lord Lakington, in consequence of some conversation I had with our mutual friend, Mr. Hemmingby, last week. We are both, it seems, concerned in the impending decision of this great lottery. In all human probability, the eight thousand per annum it represents must fall to either you or ~~I~~ in the course of the next year or two. It is a very big property, my lord, and would bear dividing. Many people, for instance, would think it more judicious to make a certainty of half than, by seeing their luck out, lose all. I do not know whether I am right, but I rather understood Mr. Hemmingby that you were somewhat of this way of thinking.”

“I have gambled, Mr. Pegram, as high as most men of my time, but I have done with all that now, and I honestly own I should be quite content to make a certainty of four thousand a-year.”

“And yet it seems a pity not to leave such a fine property intact. I own, my lord, myself, I hate to see a fine income split up and divided amongst a large family ; I am a great advocate for the law of primogeniture. I have always been thankful that I have but one child myself—a son, my lord.”

“You know best, perhaps, Mr. Pegram,” replied Lord Lakington, with a languid smile; “but do you,—excuse me,—but do you really think that your family affairs have any bearing upon the matter in hand?”

“I think they have,” replied the lawyer drily.

The Viscount bowed his head in courteous assent to Mr. Pegram’s reply, and awaited with assumed nonchalance for that gentleman to unfold his scheme.

“You see,” continued the lawyer, “that the very comfortable income we are each of us enjoying from the ‘Great Tontine’ may termin-

ate at any moment. Our shares this year will amount to two thousand six hundred a-piece, and I have no doubt should be four if we could only discover the death of the nominee of that troublesome old woman at Kew (a most uncalled-for assertion on Mr. Pegram's part, Miss Caterham never having troubled him in any respect); curtailment of income, my lord, always comes unpleasant to us. It means, for the most part, giving up luxuries to which we have accustomed ourselves: putting down our carriage; the drinking of wines, the cheapness of which makes them no nicer; in fact, a good deal of discomfort altogether. If I, a plain country lawyer, feel all this, it must surely come very much harder to a fashionable man of the world like your lordship."

"It would be devilish hard and devilish disagreeable," interposed the Viscount. "As I told you at starting, I am as willing to guard against the chance of it as you can be."

"Rumour, my lord, has it that your own fortune has been sadly impaired—"

"I tell you what it is, Mr. Pegram," interrupted the Viscount, sharply, "I don't see what my private affairs have got to do with the question ; and besides, sir, I consider it taking a great liberty on your part to suggest their discussion without invitation on my part."

"I beg your lordship's pardon," replied the lawyer, with a low bow ; "but it is absolutely necessary that I should touch upon them in some degree. Believe me, I will transgress no further than is absolutely necessary in that respect, but you will see in a few minutes that it is impossible to avoid alluding to them. Assuming rumour to be right," continued Mr. Pegram, "the loss of this income would be a serious inconvenience to your lordship."

The Viscount vouchsafed no reply.

"Four thousand a-year—I will say four—is

a very nice income for a single man, especially when, as in this case, there are no drawbacks : such as a house to keep up, improvements to be made, tenants wanting something done for them, and all that sort of thing."

"If you think, Mr. Pegram," remarked the Viscount, with a slightly contemptuous smile on his lips, "there is any necessity of pointing out to me the advantages of a net four thousand a-year, you are labouring under a considerable mistake."

"And yet, my lord, you don't seem inclined to even listen patiently to the only man who could show you how to make it a certainty for your life-time."

"I am quite prepared to listen to all you have got to say," returned the Viscount. "I only object to my private affairs being dragged into the discussion."

"Suppose," said the lawyer, slowly, "I could show you a scheme by which this four

thousand a-year should be insured to you for life, while the other half of the 'Tontine' would at once become the income of your daughter, the whole eight thousand per annum becoming her property at your death."

To say that Lord Lakington was amazed at Mr. Pegram's proposition would hardly convey the truth. He was literally astounded. Here was a man, who Hemmingby had warned him that he would find hard to deal with, who would probably drive with him a bitter bargain, who might be regarded as certain to insist upon having more or less the best of their agreement, actually offering, in the most disinterested way, to efface himself, and to divide the "Tontine" between him—Lord Lakington—and his daughter. What could possibly be the man's motive? And for a minute or two the Viscount sat silently racking his brains as to what his companion's real aims could possibly be.

Mr. Pegram, too, was in no hurry to continue the conversation. He wanted to let the pleasing picture he had just drawn sink well into the Viscount's mind before he spoke again, and also he had strong misgivings that his next proposition might be wrathfully received. Dogged, pertinacious, and persevering, no nervous apprehensions ever turned Mr. Pegram from the pursuit of his own ends. He knew nothing of the great world; still he did know that the falcon does not mate with the jackdaw, and thought nothing more likely than that Lord Lakington would reject the alliance he was about to proffer with contemptuous indignation. But, he argued, he will get used to the idea after a bit, and then I think his self-interest will lead him to adopt it. In the mean time, this thing had got to be said, and the more shortly it was said the better, thought Mr. Pegram.

"I told you, my lord," he resumed at

length, "that I had one son ; you, I understand, have also an only daughter. If you will consent to their making a match of it, I will settle my half of the 'Tontine' on your daughter at her marriage. Your half would, of course, remain as it is, with the sole condition that it went to your daughter at your death."

Lord Lakington rose slowly from his chair with a set look upon his face that even the old lawyer could see boded danger. "Do you know, sir," said the Viscount, in low, measured tones, "that if you were a few years younger I should probably throw you out of the window."

"I beg pardon, my lord," said the lawyer in the most deprecatory tones, "but it is so obviously the way to keep the property together. Of course I know Bob is no match for the Honourable Miss Phillimore, but I thought that, under the circumstances, I might

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venture to suggest it to your lordship; and again, I had not time to mention it before, but I shall have something pretty comfortable to leave behind me when my time comes, and that of course would go to my son."

"You may spare yourself any further enumeration of the advantages of the connection," replied the Viscount, contemptuously; "your total ignorance of the conventionalities of society may be pleaded in extenuation of your having presumed to make me such a proposal; but you will understand distinctly that it is declined, and with considerable astonishment that you should ever have had the audacity to make it."

"I do not understand these things myself," rejoined the old lawyer, interlacing his fingers nervously, but making no attempt whatever to rise from his chair; "but surely this sort of thing is done every day. It is a fair bargain—an exchange of wealth for rank. I thought

our great nobles always repaired their fortunes in that way—married the daughters of wealthy manufacturers, merchants, or speculators.

The Viscount's own marriage had been in this wise, and he cast a quick look at Mr. Pegram to see if the conclusion of his speech had been intentional; but the lawyer looked serenely unconscious, although every word he uttered had been spoken with intent.

"That may be, sir," replied Lord Lakington loftily; "but we don't give our daughters as wives to country solicitors."

"But we can make that all right, your lordship," interrupted the old man eagerly. "Only say the word, and Bob shall give up practice at once. He shall never set foot in the office again, I give you my word. As for me, I would never trouble the young couple. Nobody would ever know anything about the old lawyer down in Wales. Nobody will either see or hear anything of him. That Bob

was ever a solicitor would speedily be forgotten, if, indeed, it need ever be known in London."

He poured forth all this with a nervous impetuosity which somewhat astonished the Viscount.

"I tell you once for all, Mr. Pegram, that your proposition is ridiculous, I may say impertinent. I was in hopes you had some reasonable compromise to offer me. When you have, I shall be happy to see you again. In the mean while I have the honour to wish you good morning," and as he finished, Lord Lakington laid his hand on the bell.

"Good morning, my lord, good morning. If you could only be brought to see it in a business point of view, it is the most perfect arrangement that could possibly be made. Bob will be sorely disappointed when he hears your lordship will not consent."

"Damn Bob," said the Viscount, giving a furious jerk at the bell.


"And four thousand a-year, with no drawbacks. Such a snug income to run the risk of losing at any moment. If your lordship should change your mind in any way, I shall be staying for the week at the Tavistock Hotel, Covent Garden. Good day, my lord, good day," and old Pegram made his way to the door.

Well, thought the old man, when he found himself in the Victoria Road, that is about as much as I expected to do this morning. It was not likely he would come to terms to start with. Rather too great a shock to his pride the idea of becoming connected with a Welsh solicitor. To talk about throwing a solicitor out of window, he little knows what an expensive amusement he would have found that. The way he damned Bob, too, to wind up with, certainly was not encouraging.

But when he comes to reflect on losing that four thousand a-year a little longer, I should not be surprised if he became of my way of thinking, and that we arranged things pretty comfortably.

Lord Lakington paced up and down his little room in a perfect storm of indignation for a good half-hour after Mr. Pegram left him. It was a damned, levelling, atheistical age he knew—an age that spoke openly of the disestablishment of the Church, and even ventured to hint that the House of Peers was a most unnecessary cog-wheel in the machinery of the State. All this was bad enough; but that a Welsh solicitor should deem his bumpkin, bullet-headed son fit mate for the Honourable Beatrice Phillimore was the most astounding instance of the democratic tendencies of the age that he had as yet encountered! The idea of a man with such a name as ‘Pegram’ ever presuming to think of marrying a Philli-

more was an impertinence. To give an expression to such a thought was to insult him, and he began to regret seriously that he had not given orders for Mr. Pegram to be put out of the house, instead of permitting him to leave like any ordinary visitor. Gradually the whirlwind of his wrath died away, though he fumed and fidgetted, and muttered occasional anathemas on the lawyer's impudence until summoned to luncheon. There the sight of his daughter's pretty bright face once more brought vividly before him the audacity of the old lawyer's proposal. The idea of his Beatrice being married to a Pegram! But a satisfactory cutlet, and a glass of peculiar brown sherry which he affected, and which, in its turn, sometimes affected him, gradually soothed his feelings, and brought him into a more tranquil frame of mind; and as he strolled up towards his club in the afternoon, Lord Lakington was reflecting more how



annoying it was that he had not come to a satisfactory arrangement with Mr. Pegram than upon the indignity put upon the house of Phillimore. The next day it was the same. He dwelt more and more upon how hard it would be to lose this very satisfactory income now. What small income remained to him out of his own fortune paid his tailor, boot-maker, and provided him with the necessaries of life ; but, from past experience, he knew that it was about all that it would do. He was a man who loved his luxuries. He was a connoisseur in tobacco, and held it was hopeless to get a smokeable cigar in these days under a shilling. He delighted also in little dinners, to try inspirations or new discoveries in the art of cooking, and

“ To taste of the best,
Of the sweet, of the dry, and the still.”

He was fond of the opera, and liked to give his daughter a box there occasionally ; in fact,

had all the luxurious tastes that a man who had begun life as he had done might be supposed to possess. And he had known for some years what it was to be deprived of all these things, and the idea that it might be so again worried the noble Viscount not a little.

Gradually he found himself reverting to the old lawyer's idea. What a confounded pity, he thought, the fellow is not a gentleman! If he had only been that the arrangement would have been so very perfect. I should have been comfortable for life. Trixie, poor girl, would have had a very nice income to start with, with the knowledge that there was lots more to come. It really is most provoking; and then Lord Lakington began to wonder what Pegram junior was like, whether he was more presentable than his father. I must say, he thought, old Pegram behaved handsomely on one point. I hardly gave him

credit for it at the time, but he certainly promised to keep himself altogether in the back-ground if we would consent to this marriage. Of course, when an objectionable relative volunteers a pledge of that kind it certainly smooths matters a bit ; and if Pegram junior really is a presentable young fellow—Pooh ! what nonsense I am talking. Hang it, he can't be. An obscure country solicitor ! it is impossible. Still, day after day, as the Viscount turned the whole thing over in his mind, did the prospect of losing his income look more unpleasant, and what he denominated the old Welsh solicitor's outrageous proposal seem less preposterous. The man's selfish, sybarite nature was slowly, but surely, getting the better of his pride of birth, and it was so easy to make it out an excellent match for his daughter, who, though pretty, was portionless. She would be married to a man comfortably off to start with, and would

eventually be in possession of some ten or twelve thousand a-year. Every point that the old lawyer had so artfully instilled into his mind recalled itself. Yes, the solicitor can be dropped ; the old father promised to keep in the back-ground ; and yes, by Jove ! Pegram must be made to change his name. If Pegram junior is only presentable, really it might be worth considering ; and then he remembered, supreme piece of hypocrisy !—that he really had no business to decide. This thing concerned Beatrice as much as it did him, and it was not right that she should have no voice in the matter. At the end of the week a note reached Mr. Pegram at the “Tavistock,” to the effect that, considering what a large sum of money was involved, Lord Lakington thought it would be advisable that he should see Mr. Pegram again, to discuss if the compromise of the “Tontine” was possible between

them, and requesting the lawyer to call upon him the next day.

“It works, it works,” chuckled Mr. Pegram. “All the world is alive to self-interest, more especially your gay spendthrift dogs who have been throwing their own and other people’s money out of window with both hands half their days. We may not settle it to-morrow, though I think we shall; but I will bet a guinea he don’t damn Bob this time any way.”



